



# Business Accounts Rate & Fee Schedule Effective January 1, 2019

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Business Savings and Checking Accounts at Oregon Community Credit Union ("Credit Union") at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Business Membership and Account Agreement.

## Business Savings and Checking Accounts

Business Savings & Checking Products	Balance Tiers for Tiered Rate Accounts	Dividend/Interest Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Daily Balance to Earn Interest	Interest Compounded/Credited	Fees
<b>Business Savings</b> (Establishes Credit Union membership)	N/A	.05%	.05%	\$5	\$5.01	Monthly	#\$1
<b>Business Money Market</b> (When balance tier is met, APY for tier applies to all funds in account)	\$500-\$4,999.99 \$5,000-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000+	0.30% 0.30% 0.30% 0.30% 0.34% 0.45%	0.30% 0.30% 0.30% 0.30% 0.34% 0.45%	\$500	\$500	Monthly	\$0
<b>Business Checking</b>	N/A	N/A	N/A	\$100	N/A	N/A	*\$10.00

### Account Fees

# This Account Service Fee will be charged only if the Savings account balance falls below \$50.00 at the end of each month and you have no other Credit Union accounts.	
* If Checking Account balance falls below \$1,000.00 at any point in the month, there will be a \$10.00 per month account service fee. Fee is waived with active Business Loan, Line of Credit, Merchant Services or Credit Card. Contact the Credit Union for information with respect to Business Lending Services.	
<b>Business Checking Account Overdraft Transfer Increments</b>	From Business Savings account to Checking account--\$100 increments up to available balance.
Other Account Information	If your Business account has a \$0.00 (zero) balance for ninety (90) days or more, the Credit Union reserves the right to close the account without notice to you.

### Truth in Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For interest-bearing accounts, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union Board of Directors.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are accurate as of the Effective Date that the Credit Union anticipates paying for the applicable dividend period.
- 3. Compounding and Crediting.** Dividends and Interest will be compounded and credited as set forth above. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth above.
- 4. Accrual of Dividends/Interest.** Dividends and Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
- 5. Balance Information.** The minimum balance required to open each account is set forth above. For Money Market and Money Market accounts, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For checking accounts, the minimum balance required to avoid a service fee is set forth above. For all dividend/interest-bearing accounts, dividends/interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

### Unsolicited Emails and Telephone Calls

The Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone regarding service and to respond to individual requests, we will never ask for personal information like ATM & debit card PIN numbers and Internet Banking passwords. Additionally, though we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any concerns or questions about any suspicious communication from The Credit Union, rather than provide any information, please do not hesitate to contact us by calling one of our regular telephone numbers noted at the bottom of this page.

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person/entity who opens an account. What this means for you: When you open an account with The Credit Union, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Federally Insured by NCUA



The rates appearing in this schedule are accurate and effective for Business Accounts as of the Effective Date indicated herein. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 541.687.2347 or 800.365.1111. You may also obtain this information on our website at MyOCCU.org.



## Account Fee Disclosure Summary Effective January 18, 2019

### Business Deposit Accounts (For currently offered accounts only.)

<b>Membership</b>		<b>Miscellaneous Fees</b>	
Par Value of Membership Share (Minimum deposit requirement).....	\$5	Account Research (per hour).....	\$25
Early Closure Fee (Membership 90 days or less).....	\$10	Account Overdraft Transfer Fee (per transfer) <sup>10</sup> .....	\$3
<b>Savings and Checking Account Fees</b>		Bad Address (per month).....	\$5
Business Checking Account Service <sup>1</sup> .....	\$10	Business Cash/Coin Deposit (1% of total above \$25K per month) .	\$100 max
Check Copy Fees (per item)		Business Currency Strap Purchases (per strap) .....	\$0.50
Check drawn on your OCCU account.....	\$5	Business Plastic Deposit Bags .....	Actual Cost
Deposited Check.....	\$10	Business Rolled Coin Purchases (per roll) .....	\$0.10
Checks clearing over 50 per month (per item) .....	\$0.15	Business Zippered Cash Bags .....	\$5
Deposit Correction .....	\$2	Collection (Domestic/International) Items.....	Actual Cost
Deposited items in savings over 30 per month (per item).....	\$0.30	Fed Ex Request.....	Actual Cost
Deposited items in checking over 200 per month (per item) <sup>2</sup> .....	\$0.15	Garnishment/Levy Processing.....	\$50
Dormant Account (per month) <sup>3</sup> .....	\$7	International (Int'l) Draft.....	\$15+Postage
Returned Deposited Items (Any deposit channel, per time presented)		Internet Banking External Transfer Failed Transfer.....	\$25
Domestic Check.....	\$10	Internet Banking External Transfer Improper Verification.....	\$25
International Check.....	\$25	Member Replacement Check.....	\$5
Item drawn on member's account from other financial Institution..	\$28	Statement Copy Fee (per month).....	\$5
Single Account Service <sup>4</sup> .....	\$1	Wire Transfer Fees	
Temporary Checks (per page).....	\$2	Incoming.....	\$10
<b>Card Fees</b>		Outgoing (Domestic).....	\$25
ATM Transaction Service (Withdrawals at non-CO-OP ATMs) <sup>5</sup> .....	\$1	Trace (Domestic).....	\$25
Expedited Card Delivery		Verification of Deposit.....	Free
Domestic.....	\$30	<b>Safe Deposit Box Fees</b>	
International (Int'l).....	\$45	2X 5 Annual Rent (Downtown Branch only).....	\$30
Replacement Card (per card).....	\$5	3 X 5 Annual Rent.....	\$35
VISA Debit Card.....	Free	5 X 5 Annual Rent.....	\$45
<i>For a complete list of fees, terms and conditions, please refer to your cardholder agreement.</i>		3 X 10 Annual Rent.....	\$50
<b>Extended Overdraft (EOD) / Non-Sufficient Funds (NSF) Fees</b>		5 X 10 Annual Rent.....	\$65
Extended Overdraft Fee (EOD NSF) <sup>6</sup> .....	\$25	10 X 10 Annual Rent.....	\$105
Uncollected Funds (EOD UNF) <sup>7</sup> .....	\$25	Lost Key Replacement (one key).....	\$10
Held Funds (EOD HF) <sup>8</sup> .....	\$25	Drilling.....	\$150
Non-Sufficient Funds Fee (NSF CHG) <sup>9</sup> .....	\$25	Safe Deposit Box Late Rent.....	\$25
Held/Uncollected Funds (HLD) <sup>7/8</sup> .....	\$25		
Return Charge (RET CHG/CHECK) <sup>9</sup> .....	\$25		
<b>Bill Pay Service Fees</b>			
Expedited Payment Delivery			
Check (2 <sup>nd</sup> Business Day).....	\$19.95		
Check (3 <sup>rd</sup> Business Day).....	\$14.95		
Electronic (2 <sup>nd</sup> Business Day).....	\$4.95		
Monthly or Per Transaction Charge.....	Free		
Transaction Modification (per item).....	\$25		

<sup>1</sup> Charged at month end if balance is below \$1,000 at any point during the month. Waived with active Business Loan, Line of Credit, Merchant Services or Credit Card.

<sup>2</sup> Waived with active Business Loan or Line of Credit.

<sup>3</sup> Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.

<sup>4</sup> Primary Savings charged at month end if balance is below \$50.00 and member has no other accounts on file.

<sup>5</sup> ATM surcharge fee may be charged to your account with each completed transaction by the ATM owner/operator if the ATM is not part of the OCCU or CO-OP ATM networks.

<sup>6</sup> Extended Overdraft Fee (EOD NSF) occurs when a withdrawal (all in person and electronic) transaction(s) brings the account negative including Overdraft Protection (ODP) elected services, while EOD service available. Item presented paid.

