



Business Accounts Rate & Fee Schedule Effective September 1, 2016

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
Business Savings (Establishes Credit Union membership)	N/A	0.10%	0.10%	\$5	\$0	Monthly	*\$1
Business Money Market (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+	0.20% 0.20% 0.25% 0.35% 0.45% 0.60%	0.20% 0.20% 0.25% 0.35% 0.45% 0.60%	\$500	\$500	Monthly	\$0
Business Checking	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.	
Business Checking Account Overdraft Transfer Increments	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.
- 6. Account Limitations.** During any calendar month you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction or by check, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any calendar month, the Credit Union may refuse or reverse the transfer, and your account will be subject to suspension or closure by the Credit Union and the Credit Union may impose an excessive transaction fee.

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.



Business Deposit Accounts Fee Disclosure (For currently offered accounts only)

Membership Fee Information

Par Value of Membership Share (One Share)	\$5.00
<i>Minimum Deposit Requirement</i>	
Membership	\$5.00
Early Membership Closure (90 days or less)	\$10.00

Service Description

Single Account Service Fee	\$1.00
<i>Primary Business Savings charged at month end if balance is below \$50.00 and member has no other accounts on file.</i>	
Business Checking Account Service ¹	\$10.00
<i>Only charged at month end if balance is below \$1,000 at any point during the month.</i>	

Savings and Checking Account Fees

Deposited items in savings over 30 per month (per item)	\$0.30
Deposited items in checking over 200 per month (per item) ²	\$0.15
Checks clearing over 50 per month (per item)	\$0.15
Deposit Correction	\$2.00
Non-Sufficient Funds (NSF)/Overdraft*	\$30.00
Extended Overdraft*	\$30.00
Returned Deposited Check Fee (per item)	\$10.00
<i>If on member's account at another institution:</i>	
<i>(returned check fee can be charged twice per item)</i>	
Check Copy (per item)	
Check drawn on your Checking Account	\$5.00
Check not drawn on Oregon Community Credit Union	\$10.00
Any check deposited at ATM, Shared Branch or Mobile	\$10.00
Member Check Replacement	\$5.00
Statement Copy (per month)	\$5.00
Account Research/Reconciliation (per hour)	\$25.00
Printed Checks	<i>Prices vary- see Teller or Representative</i>
Temporary Checks (per page of 3 checks)	\$2.00

Card Fees

VISA Debit Card Annual Fee	Free
Replacement Card (per card)	\$5.00
Expedite Card (Domestic)	\$30.00
Expedite Card (International)	\$45.00
ATM Withdrawals (at non-CO-OP ATMs)**	\$1.00

Safe Deposit Box Annual Fees

2 X 5 (Downtown Branch only)	\$30.00
3 X 5	\$35.00
3 X 10	\$50.00
5 X 5	\$45.00
5 X 10	\$65.00
10 X 10	\$105.00
Replacement Cost for One Lost Key	\$20.00
Box Drilling	Actual Cost
Safe Deposit Box Late Fee	\$25.00

ACH Fees

Non-Sufficient Funds (NSF)/Overdraft*	\$28.00
<i>(if funds not available in Credit Union account)</i>	

Bill Pay Service Fees

Monthly or Per Transaction Charge	Free
Check Copy (per item)	\$5.00
Transaction Modification (per item)	\$25.00

Miscellaneous Fees

Cashier's Check	\$2.00
Western Union Money Order (domestic)	\$30.00
Fed Ex Requests	Actual Cost
Wire Transfer (all incoming)	\$10.00
Wire Transfer (outgoing, domestic)	\$25.00
Wire Transfer Trace (domestic)	\$25.00
International Draft	\$15.00 plus FedEx fee
Collection (Domestic/International) Items	Actual Cost
Foreign Check Deposit (each item)	Actual Cost
Foreign Currency Deposit (per type) ³	Actual Cost
Dormant Account Fee (per month) ³	\$7.00
Garnishment/Levy Processing	\$75.00
Bad Address (monthly/charged to savings)	\$5.00
Verification of Deposit (per request	Free
Internet Banking External Transfer Failed Transfer	\$25.00
Internet Banking External Transfer Improper Verification	\$25.00
Credit Card/Debit Card Phone Convenience Fee	\$15.00
Credit Card Online Convenience Fee 4% of Transaction Amount	
ACH Online Convenience Fee	\$4.95
ACH Phone Convenience Fee ⁴	\$15.00
Debit Card Online Convenience Fee	\$4.95
Zippered Cash Bags	\$5.00
Plastic Deposit Bags	Actual Cost
Currency Strap Purchases	\$0.50 per strap
Rolled Coin Purchases	\$0.10 per roll
Cash/Coin Deposit Fee Per Month	1% of total above \$25,000.00
Maximum \$100.00	
Account Overdraft Transfer Fee (per transfer) ⁵	
Savings, Money Market, Checking and Line of Credit	\$3.00
Stop Payments (per item)	
International Draft, Bill Pay, Cashier's Check, and	
Personal Check	\$28.00
Returned Item (per transaction)	
ACH (from another institution) and	
Foreign Checks	\$28.00

* Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, Bill Pay, preauthorized automatic debits or transfers, ACH, Point of Sale, or other electronic means.

** If you use an ATM that is not operated by Oregon Community Credit Union or is not part of the CO-OP Network, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you complete the transaction.

¹ Waived with active Business Loan, Line of Credit, Merchant Services or Credit Card.

² Waived with active Business Loan or Line of Credit.

³ Assessed to any Oregon Community Credit Union account available to pay the monthly dormant account fee when there has been no activity for 12 months on all accounts under that membership.

⁴ Charged per item when a member initiated ACH transaction is sent by Oregon Community Credit Union to another financial institution via telephone.

⁵ Charged to the Business Checking account, per automatic overdraft transfer from Savings, Money Market, Checking or Line of Credit.

