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BUSINESS ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

| Account Type | VARIABLE RATE | | |
|---|-----------------------------|-------------------------|---------------|
| | BALANCE | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
| <input type="checkbox"/> Business Share Savings (1) | | <u>0.05</u> % | <u>0.05</u> % |
| <input type="checkbox"/> Prosper Business Checking (1) | | <u>0.00</u> % | <u>0.00</u> % |
| <input type="checkbox"/> Prosper Business Checking Plus (1) | | <u>1.00</u> % | <u>1.00</u> % |
| <input type="checkbox"/> Prosper Money Market (1)(2) | \$1,000.00 - \$24,999.99 | <u>1.21</u> % | <u>1.20</u> % |
| | \$25,000.00 - \$49,999.99 | <u>2.02</u> % | <u>2.00</u> % |
| | \$50,000.00 - \$99,999.99 | <u>2.53</u> % | <u>2.50</u> % |
| | \$100,000.00 - \$249,999.99 | <u>3.56</u> % | <u>3.50</u> % |
| | \$250,000.00 - \$999,999.99 | <u>4.07</u> % | <u>4.00</u> % |
| | \$1,000,000.00 & Greater | <u>4.59</u> % | <u>4.50</u> % |

| Account Type | MINIMUM BALANCE REQUIREMENTS | FIXED RATE (<i>Share Certificate</i>) | | DIVIDEND RATE | |
|--|------------------------------|---|--|---------------|---------------|
| | | TERM | ANNUAL PERCENTAGE YIELD | | |
| <input type="checkbox"/> Share Certificate (3) | \$ <u>1000.00</u> | 6 Month <input type="checkbox"/> | <u>0.50</u> % | <u>0.50</u> % | |
| | | 9 Month <input type="checkbox"/> | <u>0.60</u> % | <u>0.60</u> % | |
| | | 12 Month <input type="checkbox"/> | <u>0.70</u> % | <u>0.70</u> % | |
| | | 18 Month <input type="checkbox"/> | <u>0.75</u> % | <u>0.75</u> % | |
| | | 24 Month <input type="checkbox"/> | <u>0.80</u> % | <u>0.80</u> % | |
| | | 36 Month <input type="checkbox"/> | <u>0.90</u> % | <u>0.90</u> % | |
| | | 48 Month <input type="checkbox"/> | <u>1.00</u> % | <u>1.00</u> % | |
| | | \$1000.00 - \$49,999.99 | 9 Mo New Money <input type="checkbox"/> | <u>4.85</u> % | <u>4.74</u> % |
| | | \$50,000 + | 9 Mo New Money <input type="checkbox"/> | <u>5.10</u> % | <u>4.97</u> % |
| | | \$1000.00 - \$49,999.99 | 15 Mo New Money <input type="checkbox"/> | <u>4.75</u> % | <u>4.64</u> % |
| | | \$50,000 + | 15 Mo New Money <input type="checkbox"/> | <u>5.00</u> % | <u>4.88</u> % |

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of **12/01/2023**. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time without notice.
- (2) Only the deposited funds that comprise each tier will earn the rate for that tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (608) 362-9077.

Schedule of Fees and Charges

| | | | |
|---|---|---|---|
| Overdraft Fee <i>Created by check, in person, ATM, or other electronic means</i> | \$32.00 per item | Loan Payment by Phone <i>(using credit/debit card ***) (using account information)</i> | \$9.99 per payment \$1.99 |
| Returned Item Fee (NSF) <i>Created by check, in person, ATM, or other electronic means</i> | \$32.00 per item | Stop Payment Fee | \$32.00 per item \$60.00 Block |
| ATM Card Fee | \$10.00 per Card | Loan Deferral Fee | \$10.00 per month deferred |
| Returned Deposit Item Fee | \$15.00 per item | Temporary Checks (12) | \$3.00 |
| Statement Copies/History | \$5.00 per item | Check Copy | \$3.50 per item |
| Cashier's Check Fee | \$2.50 per item | Wire Transfer Fee | \$32.00 per item |
| Bad Address Fee | \$5.00 per item | Incoming Wire Transfer Fee | \$15.00 per item |
| Photocopies | \$.50 per item (\$1 minimum) | Inactive or Dormant Account Fee* | \$5.00 per month |
| Fax Fee | \$5.00 for 1st page (\$1.00 for each addtl page) | Foreign Wire Transfer Fee | Varies (Call for pricing) |
| Check Cashing Fee** | \$5.00 (Check \$1-\$500) \$10.00 (Check \$501-\$1,000) \$20.00 (Check \$1,001-\$2000) \$25.00 (Check over \$2,000) | Savings Account Statement Fee | \$2.50 per month, waived if you have e-statements, have aggregate share balances more than \$200.00 or have a checking account, have a loan or credit card. |
| Telephone Transfer Fee | \$2.00 per item | Tax Levy Processing Fee | \$100.00 per item |
| Account Analysis <i>(1 hour minimum)</i> | \$32.00 | Early Withdrawal Fee | \$15.00/\$100.00 |
| Duplicate Lien Release | \$10.00 | Collection Item Fee | \$40.00 per item |
| Early Closing Fee <i>(Less than 90 days)</i> | \$5.00 | Checking Account Statement Fee | \$2.00 per statement, waived if younger than 18, or older than 55, or have e-statements. |
| Non-FirstCCU ATM Fee | 5 free per month, \$1.00 per withdrawal after | Non-FirstCCU ATM Balance Inquiry | \$.50 per inquiry |
| Escheatment Processing | \$50.00 | Rolled Coin | \$.25 per roll |
| Excessive Withdrawal Fee (after 6 free per month) | \$3.00 per withdrawal | Strapped Cash Bundles | \$.50 per strap |
| Prosper Business Checking | \$4.99 per month, waived if average daily balance is \$500 or greater | Prosper Business Checking Plus Excessive Transaction Fee <i>(after 300 free monthly)</i> | \$.25 per additional transaction |
| Prosper Business Checking**** Excessive Transaction Fee <i>(after 150 free monthly)</i> | \$.25 per additional transaction | Prosper Business Checking Plus | \$4.99 per month, waived if average daily balance is \$2500 or greater |
| Bill Pay Inactivity Fee***** | \$4.95 per month | | |

* Inactive Accounts show no deposits or withdrawals nor have used any other credit union service for twelve (12) consecutive months and have a balance of less than \$500.00. Dormant Accounts are accounts that show no activity for six (6) months or longer and have an invalid address on file.

** Imposed on members who do not maintain a balance of \$250 in any savings or share certificate account for the entire month, or do not have other services.

*** Payment by VISA or MasterCard accepted up to the payment amount.

**** 150 monthly transaction cap. Account may be moved to Prosper Business Checking Plus if transaction limit is exceeded.

***** Inactive fee will be charged if member does not use Bill Pay at least one time each month.