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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	
☐ Business Share Savings(1)		_____ %	_____ %	
☐ Prosper Business Money Market(1)(2)	\$1,000.00 - \$24,999.99	_____ %	_____ %	
	\$25,000.00 - \$49,999.99	_____ %	_____ %	
	\$50,000.00 - \$99,999.99	_____ %	_____ %	
	\$100,000.00 - \$249,999.99	_____ %	_____ %	
	\$250,000.00 - \$999,999.99	_____ %	_____ %	
	\$1,000,000.00 & Greater	_____ %	_____ %	
☐ Prosper Business Max Money Market(1)(2)	\$1,000.00 - \$24,999.99	_____ %	_____ %	
	\$25,000.00 - \$49,999.99	_____ %	_____ %	
	\$50,000.00 - \$99,999.99	_____ %	_____ %	
	\$100,000.00 - \$249,999.99	_____ %	_____ %	
	\$250,000.00 - \$999,999.99	_____ %	_____ %	
	\$1,000,000.00 & Greater	_____ %	_____ %	
☐ Prosper Business Checking Plus(1)		_____ %	_____ %	
Account Type	FIXED RATE (Share Certificate Accounts)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Business Term Share(3)	\$ _____	_____ ☐	_____ %	_____ %
		_____ ☐	_____ %	_____ %
		_____ ☐	_____ %	_____ %
		_____ ☐	_____ %	_____ %
		_____ ☐	_____ %	_____ %
		_____ ☐	_____ %	_____ %
		_____ ☐	_____ %	_____ %
		_____ ☐	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the 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 presentment	Prosper Business Checking Excessive Transaction Fee (first 150 free)**	\$0.25 each transaction
Returned Item Fee (NSF) <i>Created by check, in person, ATM, or other electronic means</i>	\$32.00 per presentment	Prosper Business Checking Plus Excessive Transaction Fee (first 750 free)	\$0.25 each transaction
ATM Card Fee	\$10.00 per card	Early Withdrawal Fee	\$15.00/\$100.00
Returned Deposit Item Fee	\$15.00 per item	Stop Payment Fee	\$32.00 per item \$60.00 block
Statement Copies/History	\$5.00 per item	Loan Deferral Fee	\$10.00 per month deferred
Bad Address Fee	\$5.00 per month	Temporary Checks (12)	\$3.00
Cashier's Check Fee	\$2.50 per item	Check Copy	\$3.50 per item
Photocopies	\$.50 per item (\$1 minimum)	Wire Transfer Fee	\$32.00 per item
Fax Fee	\$5.00 for 1 st page (\$1.00 for each addtl page)	Incoming Wire Transfer Fee	\$15.00 per item
Check Cashing Fee**	\$5.00 (Check \$1.00 - \$500.00) \$10.00 (Check \$501.00 - \$1,000.00) \$20.00 (Check \$1,001.00 - \$2,000.00) \$25.00 (Check over \$2,000.00)	Inactive or Dormant Account Fee*	\$5.00 per month
		Foreign Wire Transfer Fee	Varies (Call for pricing)
		Telephone Transfer Fee	\$2.00 per item
Business Savings Account Statement Fee	\$2.50 per month, waived if you have E- Statements, have aggregate share balances more than \$200.00, have a checking account, have a loan, or credit card.	Tax Levy Processing Fee	\$100.00 per item
		Account Analysis (1 hour minimum)	\$32.00 per hour
		Locking Deposit Bag (refundable deposit)	\$25.00
Excessive Withdrawal Fee (after 6 free per month) (Prosper Business Money Market, and Prosper Business Max Money Market Accounts)	\$3.00 per withdrawal	Escheatment Processing	\$50.00
Prosper Max Money Market Excessive Withdrawal Fee (after 6 free per month)	\$3.00 per withdrawal	Loan Payment by Phone or Online Payment Portal (using credit/debit card***) (using account information)	\$9.99 per payment \$1.99
		Collection Item Fee	\$40.00 per item
Piggy Bank Savings Excessive Withdrawal Fee (after 1 free per year)	\$3.00 per withdrawal	Bill Pay Inactive Fee****	\$4.95 per month
		Non-FirstCCU ATM Fee	5 free per month, \$1.00 per withdrawal after
Duplicate Lien Release	\$10.00	Non-FirstCCU ATM Balance Inquiry	\$.50 per inquiry
Early Closing Fee (less than 90 days)	\$5.00	Rolled Coin	\$.25 per roll
Business Checking Account Statement Fee	\$2.00 per statement, waived if you have E- Statements.	Strapped Cash Bundles	\$.50 per strap

* 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.

*** A transaction is any debit or credit, including checks, cash, ACH, ATM withdrawals, debit card purchases and wire transactions.

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