

Business Deposit Account Rate and Fee Schedule

Effective October 1, 2018



	DIVIDENDS			BALANCE REQUIREMENTS				LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividend Compounded/ Credited	Dividend Period	Minimum Opening Balance	Minimum Balance to avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6 below
Primary & Secondary Savings Accounts For 4th Quarter 2018	.748% / 0.75%	Quarterly	Calendar Quarter	\$25.00	----	\$50.00	Daily	Account transfer and withdrawal limitations apply.
Primary & Secondary Savings Accounts For 1st Quarter 2019	Not Yet Declared	Quarterly	Calendar Quarter	\$25.00	----	\$50.00	Daily	Account transfer and withdrawal limitations apply.
Business Advantage Checking Accounts	----	----	----	\$25.00	Maintain a daily balance of \$500 or more during statement cycle	----	----	Account transfer and withdrawal limitations apply. See attached fee schedule.

1. Rate Information. The rates and terms applicable to your Business account at the Credit Union are provided in this Rate and Fee Schedule. **The Business Advantage Checking account is a non-interest bearing account.** For Business Advantage Savings accounts, the Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Business Advantage Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in this Rate and Fee Schedule.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate and Fee Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your business savings account. For all business savings accounts, if you

close your account before accrued dividends are credited, accrued dividends will not be paid and will be paid on the full balance in the account on that day.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate and Fee Schedule. For Business Advantage Savings and Secondary Business Savings accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. Any fees charged to the account could reduce the earnings on the account. For Business Advantage Checking accounts, the service fee may be avoided by maintaining a minimum daily balance of \$500 during the statement cycle. If the minimum daily balance is not met, there will be a service fee as set forth below.

6. Account Limitations. For Business Savings and Business Secondary Savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. For Business Savings and Business Secondary Savings accounts, five (5) withdrawals are allowed per quarter after which a fee will be charged. If you exceed these limitations, your account may be subject to a fee or be closed. For ATM transactions, the maximum cash withdrawal allowed is \$500.00 per day.

Business Savings and Business Secondary Savings Account Fees

Monthly Service Charge	\$0.00
Account closing fee	\$25.00 within 90 days of account open date
Withdrawal fee	\$2.00 per withdrawal in excess of five (5) free withdrawals per quarter
Deposited checks returned unpaid	\$35.00 per item
Statement copy – Activity since last statement	\$5.00 per statement
Statement copy – Other copies	\$5.00 per statement
Non-sufficient funds (NSF) fee - ATM/preauthorized	\$35.00 per item

Business Advantage Checking Account

Monthly Service Charge	\$10.00; Monthly service charge may be avoided by maintaining a minimum daily balance of \$500 or more during the statement cycle
Per Item [†] Charge	First 150 items [†] per month are free, \$0.20 per item over 150
Deposited checks returned unpaid	\$35.00
Stop Payment Fee	\$35.00
Statement Copy/Activity since last statement	\$5.00
Non-Sufficient Funds (NSF) fee – ATM/Pre-authorized created by check, in-person withdrawals, ATM, or electronic means.	\$35.00
Automatic transfer to cover overdraft	\$10.00 per transfer

Business Advantage Checking Account (continued)	
Copy of a draft	\$2.00 per copy
Temporary Checks	Free
Check orders/reorders	Cost depends on style of checks ordered
Electronic Service Fees	
Internet Branch access [†]	Free
Audio response service	Free
ACH Stop Payment	\$35.00
Bill Pay and Presentment Service [†]	Free
Bill Pay provider Stop Payment fee	\$35.00
e-Statements	Free
e-Statement, plus a paper statement	\$5.00 per statement cycle
VISA Debit Card and ATM Fees	
Annual fee	\$0.00
ATM withdrawals – APCU owned ATMs	\$0.00
Card replacement	\$10.00; after one free annually
Rush card order fee	\$25.00
VISA Check Card signature based transactions	\$0.00
Balance Inquiry	\$0.00
Transfers between accounts at APCU owned ATMs	\$0.00
Transfers between accounts at non-APCU owned ATMs	\$0.75
VISA Debit Card or ATM withdrawals at non-APCU owned ATMs [†]	\$1.50 per transaction after four (4) free per month
Preauthorized debit Stop Payment Fee	\$35.00
External Transfer Services Fees – subject to availability	
A2A – Account to Account Transfers	
Transfers In	Free
Standard Transfer Out (3 Business Days)	\$3.50
Next Day Transfer Out (Next Business Day)	\$5.00
Popmoney[®] – P2P Person to Person Transfers	
Standard Delivery (3 Business Days)	\$3.50
Next Day Delivery(Next Business Day)	\$5.00
Request Money	\$2.00
Other External Transfer Service Fees	
Stop Payment	\$35.00
ACH Return Fee	\$43.00
Other Services Fees	
Wire Transfer – Incoming	\$0.00
Wire Transfer – Outgoing Domestic	\$20.00
Wire Transfer – Outgoing International	\$60.00
Cash Item Sent for Domestic Collection	\$10.00
Processing Garnishments and levies ⁱⁱⁱ	\$75.00
Inactive Account Fee (Account is considered inactive if no deposit or withdrawal transactions occur in a consecutive 12 month period)	\$5.00 per month, after 12 consecutive months of inactivity and a balance of less than \$250.00; not to exceed \$60.00 per account.
Speed Pay	\$10.00
Research & Reconciling accounts	\$30.00 per hour; one hour minimum
Check Cashing	\$5.00 for non-member postal payroll checks
Cash Item Sent for International Collection	\$20.00
Returned Loan Payment Fee	\$35.00
Return Mail Fee	\$10.00 per occurrence
Abandoned Account Fee (Dormant Account)	\$60.00 after five (5) consecutive years of inactivity.
Cashier's Checks (if payable to non-account owners)	\$5.00

† Items include deposit tickets, checks written, and ACH debits.

i. Third party Internet service provider fees may apply.

ii. Other fees may be assessed at ATMs owned by financial institutions other than APCU.

iii. Or such other rate as may be set by law. Fee applies to each legal order or process that directs APCU to freeze, attach or withhold funds or other property.



This credit union is federally insured by the National Credit Union Administration.