



3900 Crown Road, Atlanta, GA 30380  
 (404) 768-4126 + (800) 849-8431  
 info@apcu.com

## APCU/Center Parc Business Deposit Rate Sheet

The rates and terms applicable to your account at APCU/Center Parc are provided in this Rate Sheet. APCU/Center Parc may offer other rates for these accounts from time to time.

**Share Account Dividend Rates**  
**Declared-March 31, 2025**  
**Checking Account Dividend Rates**  
**For April 1, 2025**

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Charge	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
<b>Primary &amp; Secondary Savings</b> For 1st quarter 2025	0.100% / 0.10%	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Primary &amp; Secondary Savings</b> For 2nd quarter 2025	Not Yet Declared	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Business Money Market</b> Monthly Service Charge is \$25.00 For April 1, 2025	1.982% / 2.00% 2.472% / 2.50% 2.716% / 2.75% 3.203% / 3.25% 3.928% / 4.00% 4.169% / 4.25%	Monthly	Monthly	Calendar Month	\$2,500.00	\$2,500.00	\$2,500.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000.00 - \$999,999.99 \$1,000,000.00+	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Business Advantage Checking</b> Monthly Service Charge is \$10.00	—	—	—	Calendar Month	\$100.00	\$500.00	—	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Business Advantage Checking Plus</b> Monthly Service Charge is \$25.00	0.250% / 0.25% 0.499% / 0.50% 0.747% / 0.75% 0.995% / 1.00%	Monthly	Monthly	Calendar Month	\$100.00	\$5,000.00	\$5,000.00 - \$49,999.99 \$50,000.00 - \$249,999.99 \$250,000.00 - \$999,999.99 \$1,000,000.00+	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Nonprofit Checking</b>	—	—	—	Calendar Month	\$100.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.

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

**1. Rate Information.** The rates and terms applicable to your Business account at APCU/Center Parc are provided in this Rate Sheet. **The Business Advantage Checking and Nonprofit Checking accounts are non-interest bearing accounts.** For Business 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 Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union APCU/Center Parc's Board of Directors.

For Business Money Market and Business Advantage Plus accounts, the Dividend Rate is declared monthly. 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 Sheet.

**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 Sheet. 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 all deposits 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 Sheet. For Business Savings, Secondary Business Savings accounts, and Business Money Market, 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 the 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 the Business Advantage Checking, Business Advantage Checking Plus, and Nonprofit Checking accounts, the service fee may be avoided by maintaining the minimum daily balance during the statement cycle. If the minimum daily balance is not met, there will be a service fee as set forth in the Business Deposit Fee Schedule.

**6. Account Limitations.** For Business Savings, Business Secondary Savings and Business Money Market accounts, no more than six (6) preauthorized, automatic, telephone transfers may be made from these accounts to another account of yours or to a third party in any month. For Business Savings, Business Secondary Savings and Business Money Market accounts, six (6) 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.

**The rates appearing in this sheet are accurate and effective for accounts as of the effective date indicated on the rate sheet. If you have any questions or require current rate information on your accounts, please call APCU/Center Parc at (800) 849-8431.**