This “Our Business Rates & Service Charges” disclosure explains current terms, rates and service charges applicable to the savings and checking we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

## Rates for Savings and Checking

<table>
<thead>
<tr>
<th>Effective Date:</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
<th>Minimum Opening Balance</th>
<th>Minimum Balance to Earn APY</th>
<th>Minimum Balance to Avoid Service Charge</th>
<th>Dividends Compounded &amp; Credited</th>
<th>Dividend Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>05-25-2023</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Business Membership Shares

<table>
<thead>
<tr>
<th>Membership Shares</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
<th>Minimum Opening Balance</th>
<th>Minimum Balance to Earn APY</th>
<th>Minimum Balance to Avoid Service Charge</th>
<th>Dividends Compounded &amp; Credited</th>
<th>Dividend Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.01 - $4.99</td>
<td>0.00%</td>
<td>0.00%</td>
<td></td>
<td>$5.00</td>
<td>$5.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$5.00 - $1999.99</td>
<td>0.30%</td>
<td>0.30%</td>
<td></td>
<td>$5.00</td>
<td>$5.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$2000.00 - $9999.99</td>
<td>0.35%</td>
<td>0.35%</td>
<td></td>
<td>$5.00</td>
<td>$5.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$10,000.00 - $24,999.99</td>
<td>0.40%</td>
<td>0.40%</td>
<td></td>
<td>$5.00</td>
<td>$5.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$25,000.00 and up</td>
<td>0.50%</td>
<td>0.50%</td>
<td></td>
<td>$5.00</td>
<td>$5.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
</tbody>
</table>

### Business Custom Money Market

<table>
<thead>
<tr>
<th>Custom Money Market</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
<th>Minimum Opening Balance</th>
<th>Minimum Balance to Earn APY</th>
<th>Minimum Balance to Avoid Service Charge</th>
<th>Dividends Compounded &amp; Credited</th>
<th>Dividend Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.01 - $4999.99</td>
<td>1.60%</td>
<td>1.61%</td>
<td></td>
<td>$2500.00</td>
<td>$2500.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$5000.00 - $9999.99</td>
<td>1.65%</td>
<td>1.66%</td>
<td></td>
<td>$2500.00</td>
<td>$2500.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$10,000.00 - $24,999.99</td>
<td>1.70%</td>
<td>1.71%</td>
<td></td>
<td>$2500.00</td>
<td>$2500.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$25,000.00 - $49,999.99</td>
<td>1.80%</td>
<td>1.81%</td>
<td></td>
<td>$2500.00</td>
<td>$2500.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$50,000.00 - $99,999.99</td>
<td>1.95%</td>
<td>1.97%</td>
<td></td>
<td>$2500.00</td>
<td>$2500.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>$100,000.00 and up</td>
<td>2.05%</td>
<td>2.07%</td>
<td></td>
<td>$2500.00</td>
<td>$2500.00</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
</tbody>
</table>

### Business Checking Plus

<table>
<thead>
<tr>
<th>Business Checking Plus</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
<th>Minimum Opening Balance</th>
<th>Minimum Balance to Earn APY</th>
<th>Minimum Balance to Avoid Service Charge</th>
<th>Dividends Compounded &amp; Credited</th>
<th>Dividend Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.01 - $999.99</td>
<td>0.00%</td>
<td>0.00%</td>
<td></td>
<td>$25.00</td>
<td>$1000.00</td>
<td>$575.00</td>
<td>Monthly</td>
</tr>
<tr>
<td>$1000.00 - $1999.99</td>
<td>0.20%</td>
<td>0.20%</td>
<td></td>
<td>$25.00</td>
<td>$1000.00</td>
<td>$575.00</td>
<td>Monthly</td>
</tr>
<tr>
<td>$2000.00 - $9999.99</td>
<td>0.25%</td>
<td>0.25%</td>
<td></td>
<td>$25.00</td>
<td>$1000.00</td>
<td>$575.00</td>
<td>Monthly</td>
</tr>
<tr>
<td>$10,000.00 - $24,999.99</td>
<td>0.30%</td>
<td>0.30%</td>
<td></td>
<td>$25.00</td>
<td>$1000.00</td>
<td>$575.00</td>
<td>Monthly</td>
</tr>
<tr>
<td>$25,000.00 or more</td>
<td>0.35%</td>
<td>0.35%</td>
<td></td>
<td>$25.00</td>
<td>$1000.00</td>
<td>$575.00</td>
<td>Monthly</td>
</tr>
</tbody>
</table>

### Term Share Certificate Accounts

<table>
<thead>
<tr>
<th>Term Share Certificate Accounts</th>
<th>Dividend Rate</th>
<th>Annual Percentage Yield</th>
<th>Minimum Opening Balance</th>
<th>Minimum Balance to Earn APY</th>
<th>Minimum Balance to Avoid Service Charge</th>
<th>Dividends Compounded &amp; Credited</th>
<th>Dividend Period</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$500.00 - $49,999.99</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 to 11 months</td>
<td>4.00%</td>
<td>4.06%</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>12 to 17 months</td>
<td>3.00%</td>
<td>3.04%</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>15 Month Special</td>
<td>N/A</td>
<td>N/A</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>18 to 23 months</td>
<td>2.90%</td>
<td>2.93%</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>$1000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>24 to 29 months</td>
<td>3.00%</td>
<td>3.03%</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$500.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>30 to 47 months</td>
<td>3.10%</td>
<td>3.14%</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$500.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>48 to 59 months</td>
<td>3.20%</td>
<td>3.24%</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$500.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>60 months</td>
<td>3.40%</td>
<td>3.44%</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$500.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td><strong>$50,000.00 and up</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 to 11 months</td>
<td>4.10%</td>
<td>4.17%</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>12 to 17 months</td>
<td>3.10%</td>
<td>3.14%</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>15 Month Special</td>
<td>N/A</td>
<td>N/A</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>18 to 23 months</td>
<td>3.00%</td>
<td>3.03%</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>24 to 29 months</td>
<td>3.10%</td>
<td>3.14%</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>30 to 47 months</td>
<td>3.20%</td>
<td>3.24%</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>48 to 59 months</td>
<td>3.30%</td>
<td>3.34%</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
<tr>
<td>60 months</td>
<td>3.50%</td>
<td>3.55%</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Quarterly</td>
<td>Quarterly</td>
</tr>
</tbody>
</table>
Explanation of Rates & Service Charges

As explained in the BSA, the “Our Business Rates & Service Charges” disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all accounts you have with us.

1. Rate Information
   The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.

   All Business accounts other than Term Share Certificates are Tiered Rate accounts. If the balance is within a particular tier, the Dividend Rate and Annual Percentage Yield specified for that tier will apply to the full balance in the account.

   For all accounts, the Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Term Share Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Term Share Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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 identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting
   Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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
   Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information
   The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield.

   For all accounts other than Business Custom Market and Term Share Certificates, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period.

   For all Custom Market and Term Share Certificate Accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Term Share Account Features
   a. Account Limitations
      After you start the account, you may not make additional deposits to a Term Share Account.

   b. Maturity
      The Term Share Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

   c. Early Withdrawal Penalty
      We may impose a penalty if you withdraw any of the principal of the Term Share Account before the maturity date.

      1) Amount of Penalty. The penalty on all certificate will be 182 days’ dividends on the entire balance.

      2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

      3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

   d. Renewal Policy
      Term Share Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

   e. Nontransferable/Nonnegotiable
      The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.
## Our Service Charges for Business Accounts

### Electronic Services Card Services
- Mobile Banking ........................................... FREE
- Mobile Deposit ........................................... FREE
- Online Banking ........................................... FREE
- Online Bill Pay ........................................... FREE
- Phone Banking (JOY) .................................... FREE
- Text Banking ............................................. FREE
- Account Alerts (email or text) ....................... FREE

### Account Charges
- Account Activity Printout ............................... $2/print out
- Account Analysis ......................................... $10
- Account Balancing Assistance .................... $20/hour
- Account Research ....................................... $20/hour
- Bad Address ............................................. $5/month
- Check Copy ................................................ $2/check
- Check Printing Charge .................................. varies
- Counter Check ........................................... $2/page

### Minimum Balance
- Business Share Savings ................................. $5/month
- Business Checking Plus ................................. $8/month
- Business Custom Market Account ................. ...$10/month

### Excess Withdrawal
- Business Custom Market Account ....................... $5/withdrawal

### Overdraft Charges
- Insufficient Funds (NSF) ......................... $10/presentment
- Overdraft Transfer ....................................... $1
- Paid Overdraft ........................................... $25/item

### Card Services
- ATM Card Issuance ....................................... $10
- ATM/Check Card Reinstatement .................... $25
- ATM/Check Card Replacement Card ............... $10/card
- Empty ATM Envelope ................................... $10
- Allpoint & CO-OP Network ATM Transactions .... FREE
- SIUCU Branded Network ATM Transactions ........ FREE
- Foreign ATM PIN Based Transaction ........................ $2/transaction
- PIN Number Change - ATM/Check Card .................. $2
- POS Credit Based Transaction ........................ FREE
- POS PIN Based Transaction ............................... FREE
- VISA Gift Cards with SIUCU checking account .... $2
- without SIUCU checking account ....................... $3

### Transfer Service Charges
- Collection Item - Outgoing ......................... $30
- Person to Person (P2P) ....................... $1/transaction
- Domestic Wire Transfer
  - Outgoing ........................................ $15/item
  - Incoming ....................................... $5/item
- International Transfer
  - Outgoing ......................................... $60
  - Incoming ....................................... $60
- Wire Recall ........................................... $30

### Safe Deposit Boxes
- 3 x 5 ........................................... $15/year
- 3 x 10 ........................................... $20/year
- 5 x 10 ........................................... $30/year
- 10 x 10 ........................................... $50/year

### General Service Charges
- Additional Night Deposit Bag ...................... $5
- Cashier's Check ........................................ $3/each
- Done with Self-Serve Kiosk ....................... FREE
- Check Cashing (non-member) ..................... $5
- Coin Counting (member w/active checking) ......... FREE
  (non-member) ..................................... 8% of total
- Copy ................................................ $0.25/page
- Deposit Correction ................................... $5
- Escheat Notice ......................................... $5
- Fax ..................................................... $1.00/page
- Foreign Currency Exchange ................................ $15 plus costs
- Levy Processing ........................................ $50/levy
- Loan Payment over the Phone from External Account ........ $7.95
- Money Order .......................................... $1.50/each
- Done with Self-Serve Kiosk ....................... FREE
- Telephone Transfer .................................... $1
- Online, Text, Mobile, Kiosk or JOY Transfers ...... FREE
- Non-Member Converting Check to Cashiers' Check .... $5
- Non-Wage Garnishment Processing ............... $50/garnishment
- Notary Public Service ................................ FREE
- Other IRS Processing ................................ $50/item
- Signature Guarantee ................................. $10/guarantee
- Subordination/Modification Agreement ........... $75

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1 Excludes participating CO-OP and Allpoint Network ATMs.
2 An NSF charge is assessed each time an item is presented against insufficient funds. The payee (or the payee’s institution) may represent a previously returned item. Each presentation against insufficient funds will result in a separate charge.