BUSINESS ACCOUNT RATE AND FEE SCHEDULE

Last Dividend Declaration Date

10/01/25

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

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(904) 475-8000

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Business Savings	0.049% / 0.05%	Monthly	Monthly	Monthly (calendar)	$50.00	$200.00	$100.00	Daily Balance	Account Transfer limitations apply.
Business Free Checking	- / -	-	-	-	$50.00	-	-	Daily Balance	~
Business Interest Checking	0.049% / 0.05%	Monthly	Monthly	Monthly (calendar)	$50.00	-	$100.00	Daily Balance	~
Business Non-Profit Checking	0.049% / 0.05%	Monthly	Monthly	Monthly (calendar)	$50.00	-	$2,500.00	Daily Balance	~
Business Money Market	0.39 % / 0.40% 0.747% / 0.75% 0.847% / 0.85% 0.995% / 1.00% 1.094% / 1.10% 1.144% / 1.15%	Monthly	Monthly	Monthly (calendar)	$2,500.00	-	☐ $100.00 ☐ $2,500.00 ☐ $10,000.00 ☐ $25,000.00 ☐ $50,000.00 ☐ $100,000.00	Daily Balance	Account Transfer limitations apply.
Tidal Wave Business Money Market	0.39% / 0.40% 3.203% / 3.25% 3.687% / 3.75% 3.928% / 4.00% 3.928% / 4.00%	Monthly	Monthly	Monthly (calendar)	$2,500.00	-	☐ $100 ☐ $100,000.00 ☐ $250,000.00 ☐ $500,000.00 ☐ $1,000,000.00	Daily Balance	Account Transfer limitations apply.

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.

1. Rate Information. 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 all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Business Money Market account is a Tiered Rate account. If your Daily Balance is from $100.00 to $2,499.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $2,500.00 to $9,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $10,000.00 to $24,999.99 the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $10,000.00 to $49,999.99 the fourth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $50,000.00 to $99,999.99 the fifth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If you Daily Balance is $100,000.00 or greater the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The Tidal Wave Business Money Market is a Tiered Rate account. If your Daily Balance is from $100.00 to $99,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $100,000.00 to $249,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from $250,000.00 to $499,999.99 the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will

apply. If your Daily Balance is from $500,000.00 to $999,999.99 the fourth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $1,000,000.00 and greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply

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 frequency of dividends and dividend period applicable to each account are stated in the Rate 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 noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5 Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in your Prime Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Business Interest Checking, Business Money Market and Business Savings accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Rate Schedule. For Business Interest Checking, Business Money Market, Jumbo Business Money Market, and Business Savings accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6 Account Limitations. For Business Money Market accounts and Jumbo Business Money Market Accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made by check or draft to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. If you withdraw from your account, you be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the account is opened. For checking accounts, no account transfer limitations apply.

Fee Schedule

Membership Fee		
Membership Share	$	5.00
Membership Fee	$	5.00

Business Savings Fees		
Monthly Maintenance fee	$ 8.00	if minimum balance not maintained
Business Free Checking Fees		
Debit and Credit transactions	400 free/$0.20 per item over	
Cash Deposited per $100	first $5,000 free/$0.10 per $100 over	
Business Interest Checking Fees		
Debit and Credit transactions	200 free/$0.20 per item over	
Cash Deposited per $100	first $10,000 free/$0.15 per $100 over	
Business Money Market Fees		
Cash Deposited	first $2,000 free/$0.15 per $100 over	

Other Service Fees			
Account Reconciliation/Research	$	20.00	per hour (minimum 1 hour)
Statement/History	$	5.00	per statement/history
Cashier's Check	$	5.00	
Cashier's Check Stop Payment	$	34.00	within the first 10 days (free after 10 days)
Courtesy Pay Fee	$	34.00	
Deposited Item Return	$	6.00	
Early Account Closure	$	30.00	
Legal Process Fee	$	20.00	
Money Order	$	2.00	per item
Money Order Stop Payment	$	7.00	
Overdrawn Fee (Check and ACH)	$	34.00	
Overdraft Transfer Fee	$	3.00	
Phone Transfer	$	1.00	
Photocopy Front/Back	$	2.50	
Statement Copy	$	5.00	
Stop Payment (Check and ACH)	$	34.00	
Wire Transfer Domestic (Outgoing)	$	20.00	
Wire Transfer Domestic (Incoming)	$	10.00	
Wire Transfer International (Incoming)	$	10.00	
Rolled Coin (per roll purchased)	$	0.10	
Strapped Bills (per strap purchased)	$	0.50	

The rates appearing in this Schedule are accurate as of the Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency