

RATE AND FEE SCHEDULE



Business Savings and Checking Accounts

Effective Date: 10/2/2023	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	MINIMUM DAILY BALANCE TO EARN INTEREST	INTEREST COMPOUNDED	INTEREST CREDITED	EARNINGS CREDIT
Business Membership Account			\$5	\$100	Quarterly	Quarterly	N/A
\$ 5.00 - \$9,999.99	.05%	.05%					
\$10,000.00 - \$24,999.99	.05%	.05%					
\$25,000.00 and greater	.05%	.05%					
Business Rainy Day Savings Account			\$25	\$100	Quarterly	Quarterly	N/A
\$100.00 - \$9,999.99	.05%	.05%					
\$10,000.00 - \$24,999.99	.05%	.05%					
\$25,000.00 and greater	.05%	.05%					
Money Market Plus Account			\$25	\$0.01	Monthly	Monthly	N/A
\$0.01 - \$1,000.00	1.14%	1.15%					
\$1,000.01 - \$5,000.00	1.09%	1.10%					
\$5,000.01 - \$10,000.00	0.80%	0.80%					
\$10,000.01 - \$50,000.00	0.12%	0.12%					
\$50,000.01 - \$100,000.00	0.10%	0.10%					
\$100,000.01 - \$250,000.00	0.07%	0.07%					
\$250,000.01 and greater	0.05%	0.05%					
Business Choice Money Market			\$25,000.00	\$25,000.00	Monthly	Monthly	N/A
\$25,000.00 - \$49,999.99	0.95%	0.95%					
\$50,000.00 - \$99,999.99	1.00%	1.00%					
\$100,000.00 and greater	1.04%	1.05%					
Simply Free Business Checking	N/A	N/A	\$25	\$0	N/A	N/A	N/A
Premier Interest Business Checking			\$25	\$2,500	Monthly	Monthly	N/A
\$.00 - \$1,499.99	0.05%	0.05%					
\$1,500.00 - \$24,999.99	0.07%	0.07%					
\$25,000.00 - \$49,999.99	0.09%	0.09%					
\$50,000.00 - \$99,999.99	0.11%	0.11%					
\$100,000.00 and greater	0.14%	0.14%					
Commercial Checking	N/A	N/A	\$25	N/A	N/A	N/A	.50%



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Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Business Membership and Account Agreement. This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Savings and Checking Accounts at Central Willamette Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Fees may reduce earnings.

TRUTH-IN-SAVINGS DISCLOSURES

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

1. **Rate Information.** The Interest Rate and Annual Percentage Yield on your accounts are set forth above. The Interest Rate and Annual Percentage Yield may change periodically as set forth above for each account, as determined by Management and/or Board of Directors. The Interest Rates and Annual Percentage Yields applicable to each account depends on the balance ranges set forth above. Once a balance range is met, the highest Interest Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.
2. **Compounding and Crediting.** Interest will be compounded and credited as set forth above.
3. **Accrual of Interest.** Interest begins to accrue on cash deposits on the business day you make the deposit to your account. Interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
4. **Balance Information.** The minimum balance required to open each account is set forth above. For all savings, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts, interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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.
5. **Analyzed Account.** Fees and charges for analyzed accounts are based on transaction volume. The specific fees and charges are set forth in the Fee Schedule. Analyzed accounts will be service charged at the end of each month for the combined amount of the fees and charges specific to analyzed accounts as noted on the Fee Schedule. The fees that are applicable to all accounts will be charged to analyzed accounts on the day the service is provided. Analyzed accounts will be credited with the full amount of interest earned each month.
6. **Membership Account.** Your Membership Account is a share account and earns dividends rather than interest. With respect to the Membership Account, all references in this Rate Schedule to "interest" or "interest rate" shall mean "dividends" or "dividend rate". Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield set forth above for your Membership Account are the prospective rates Management and/or the Board anticipates paying for the applicable dividend period.
7. **Money Market Plus Account.** Limit one account per tax-id number. Dividends are calculated based on the balance at the end of each day. Dividends are paid at the stated dividend rate for each tier on the portion of the balance within the specified tier. Total dividends paid are the sum from each day based on the amount calculated in each tier.

The rates appearing in this Schedule are accurate and effective for Savings Accounts as of the Effective Date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at 541-928-4536 or at 1-800-950-4536.



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