Verity Credit Union

BUSINESS ACCOUNT RATE SCHEDULE

This Rate Schedule sets forth current conditions and rates applicable to your Business Savings and Business Checking accounts at Verity Credit Union. The Credit Union may offer other rates or amend the rates contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate Schedule and acknowledges that it is a part of the Membership Agreement.

Share Account Type	Annual Percentage Yield	Interest Rate	Minimum Opening Balance	Opening Fee	Minimum Balance Required To Earn Interest	Minimum Balance Required To Avoid Fee	Interest Compounded And Credited	Earnings Credit Rate	Effective Dates
Business Prime Share Savings	**0.03%**	0.03%	$5	$5	N/A	N/A	Monthly	N/A	**11/1/26-11/30/26**
Business Savings	**0.03%**	0.03%	$5	$0	N/A	N/A	Monthly	N/A	**11/1/26-11/30/26**
Opportunity Checking	**0.00%**	0.00%	$100	$0	N/A	N/A	N/A	N/A	**11/1/26-11/30/26**
Business Analysis Checking	**N/A**	N/A	$1,000	$0	N/A	N/A	N/A	0.75%	**11/1/26-11/30/26**
Business Interest Checking									
$ 0 - $19,999	**0.05%**	0.05%			$0		1%		
$ 20,000 - $49,999	**0.05%**	0.05%	$1,000	$0	$0	$15,000	1.10%	N/A	**11/1/26-11/30/26**
$ 50,000 +	**0.05%**	0.05%							
IOLTA & IRETA Checking									
$ 0 - $19,999	**0.05%**	0.05%							
$ 20,000 - $49,999	**0.05%**	0.05%	$100	$0	N/A	$15,000	Monthly	N/A	**11/1/26-11/30/26**
$ 50,000 +	**0.05%**	0.05%							
Business Money Market									
$ 0 - $9999	**0.10%**	0.10%							
$ 10,000 - $49,999	**0.20%**	0.20%							
$ 50,000 - $99,999	**0.55%**	0.55%	$1,000	$0	N/A	N/A	Monthly	N/A	**11/23/26-11/29/26**
$ 100,000 - $249,999	**0.60%**	0.60%							
$ 250,000 +	**0.75%**	0.75%							
Community Impact Money Market 501(C)(3) Only									
$ 0 - $9999	**2.00%**	1.98%							
$ 10,000 - $49,999	**2.15%**	2.13%							
$ 50,000 - $99,999	**2.30%**	2.28%	$1,000	$0	N/A	N/A	Monthly	N/A	**11/23/26-11/29/26**
$ 100,000 - $249,999	**2.35%**	2.33%							
$ 250,000 +	**2.50%**	2.47%							

Certificate Accounts: See Certificate Rate Disclosure

BUSINESS ACCOUNT TRUTH-IN-SAVINGS DISCLOSURE

1. Rate Information

The Interest Rate and Annual Percentage Yield (APY) for each account is set forth in the Business Account Rate Disclosure. The APY is an annualized percentage rate that reflects the total amount of interest to be paid to an account based on the interest rate and frequency of compounding. The Business Money Market and Business Interest Checking accounts are tiered rate accounts. Once a balance range is met, the APY for that range will apply to the entire balance. The interest rate and APY for Business Savings, Business Money Market, Business Interest Checking and IOLTA/IRETA Checking are set by Verity Credit Union's Pricing Committee and may be changed at anytime.

2. Interest

Interest is paid at the end of an interest period at the rates set by the Pricing Committee. The interest rates and Annual Percentage Yields set forth in the Business Account Rate Disclosure are accurate as of the effective dates stated. Interest is forfeited if the account is closed before accrued interest is credited.

3. Compounding & Crediting

Interest is compounded and credited monthly. The interest period for all accounts begins on the first calendar day of the period and ends on the last calendar day of the period as set forth on the Business Accounts Rate Disclosure.

4. Accrual of Interest

Interest begins to accrue for deposits on the business day the deposit is made to the account. Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal balance in the account at the end of the day.

5. Share Account Transaction Limitations

For Business Money Market accounts, the minimum check withdrawal amount is $500.

6. Nontransferable/Nonnegotiable

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with Verity CU.

7. Overdraft

Categories of transactions when imposing an overdraft fee: Check Clearing, ACH automatic debit, recurring debit card payment, online bill pay item, deposited item(s) on hold, & fees.
ATM withdrawals and everyday debit card transactions only covered with the member's prior consent.

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Business Fee Schedule
Savings and Checking Accounts

Verity Membership Fee		$5.00
Savings Fees		
Undeliverable Address Fee		$4.00 per month
Digital Banking Access		**FREE**
Bill Pay Service		**FREE**
Money Market (MM)		
MM Checks (30 Checks)		**FREE**
Debit Card Fee		
Transaction Fee		**FREE**
Initial Debit Card		**FREE**
Replacement or Additional (over 1) Card Fee, each		$6.00
Priority Delivery		$25.00 - $36.00
Coin & Currency		
Rolled Coin Ordering Fee		$.25 per roll
Currency Ordered	Strap equals 25 bills	$.25 per strap
Loose Mixed Coin Deposit		$5.00 per bag
Rolled Coin Deposit		$.20 per roll
Deposit Bags		
Disposable Plastic Bags		$.35 per bag
Reusable Zipper Bags		$6.00 per bag
Reusable Locking Bags		$27.00 per bag
Checking Fees		
Business Opportunity Checking		
Monthly Service Charge (includes 100 transactions)		**FREE**
Additional Transactions (above 100)		$.20 each
Business Interest Checking		
Monthly Service Charge if average monthly balance is below	$15,000	$25.00
Online Check Imaging		**FREE**
Inactive Checking Account Fee (account inactive >365 days)		$5.00 per month
IOLTA & IRETA Checking -No Other Fees Apply		
Monthly Service Charge if average monthly balance is below	$15,000	$25.00

Miscellaneous Fees	
Money Order Fee	$2.00 per money order
Cashier's Check Fee	$2.00 per check
Corporate Check Fee	**FREE**
Wire Transfer Fees	
Wire Transfer - Incoming (Domestic)	**FREE**
Wire Transfer - Incoming (International)	$40.00
Wire Transfer - Outgoing (Domestic)	$20.00
Wire Transfer - Outgoing (International)	$40.00
Foreign Item (Check) Processing Fees	
Second Party Returned Foreign Check Fee	$10.00
$2,500 or less (US Equivalent)	
Checks from other foreign countries, payable through foreign banks	$5.00 per item
Plus correspondent bank fees ranging from $1 to $22 depending on the country	
$2,500 or greater (US Equivalent)	
Correspondent bank fees for collection and courier	$25.00 per item
Plus 3rd party bank fees	
General Transaction Account Fees	
Account Research / Balance / Reconciliation	$20.00 per hour / $20 minimum
Check Copy Retrieval / Research Fee	$20.00 per hour
Check Printing Fee	Prices vary depending on style
Cleared Check Copy Fee	$3.00 per item
(first 5 per account per statement FREE)	
Counter Check Fee (12 checks)	$2.00
Current Month History /Statement Copy	$5.00
Empty Envelope Deposit in ATM	$25.00
Overdraft Fee	$10.00 per presentment
Overdraft Fee POS-ATM	$10.00 per presentment
Non-Sufficient Funds (NSF) Fee	**FREE**
Overdraft Transfer from Savings	$5.00
Paper Statement Fee	$2.00 per statement
Pay by Phone Debit/Credit Card or ACH Fee	$15.00
Member-Initiated Online Payment by Debit/Credit Card Transaction Fee	$10.00
Member-Initiated Online Payment by ACH Fee	**FREE**
Postdated Item Fee	$5.00 per item
Deposited Returned Check Fee	$20.00
Second Party Returned Check Fee	$10.00
Stop Payment	$20.00 per request
Foreign Transaction Fee	1% of transaction made in/ merchants located in foreign country

Revised January 1, 2023

Business Fee Schedule
Analysis Checking Accounts

Business Analysis Checking	
Minimum Opening Balance	$100.00
Monthly Service Charge	$15.00

Depository Services	
ACH Credits Received	$0.15 per item
ACH Debits Received	$0.15 per item
Deposited Checks	$0.20 per item
Checks Paid	$0.15 per item
Purchased Currency (strap equals 25 bills)	$0.25 per strap
Purchased Rolled Coin	$0.25 per roll
Loose Mixed Coin Deposit	$5.00 per bag
Rolled Coin Deposit	$0.25 per roll
Cash Deposit	$0.05 per $100
Foreign Check Deposit ($2,500 or less)	$5.00 per item
Foreign Check Deposit (over $2,500 plus 3rd party bank fees)	$25.00 per item
Returned Check	$20.00 per item
Stop Payment	$20.00 per item
ATM Deposit	$0.35 per deposit

Wire Transfer Fees	
Wire Transfer - Incoming (Domestic)	$15.00
Wire Transfer - Incoming (International)	$20.00
Wire Transfer - Outgoing (Domestic)	$20.00
Wire Transfer - Outgoing (International)	$40.00

Miscellaneous Fees	
Business Digital Banking	**FREE**
Initial Debit Card	**FREE**
Replacement Debit Card	$6.00
Debit Card Priority Delivery	$30.00
Account Research	$20.00 per hour / $20 minimum
Cleared Check Copy Fee (first 5 per account per statement FREE)	$3.00 per item
Current Month History / Statement Copy	$5.00
Postdated Item Fee	$5.00 per item

Fees Ineligible To Be Offset By Earnings Credit	
Non-Sufficient Funds (NSF)	**FREE**
Overdraft Fee	$10.00 per presentment
Overdraft Fee POS-ATM	$10.00 per presentment
Overdraft Transfer from Savings or Line of Credit	$5.00 per occurrence
Cashier's Check	$2.00 per check
Money Order	$2.00 per money order
Corporate Check	**FREE**
Counter Checks (12 checks)	$2.00
Empty Envelope Deposit in ATM	$25.00
Paper Statement Fee	$2.00 per statement
Pay by Phone Debit/Credit Card or ACH Fee	$15.00
Member-Initiated Online Payment by Debit/Credit Card Transaction Fee	$10.00
Member-Initiated Online Payment by ACH Fee	**FREE**
Inactive Checking Account Fee (account inactive >365 days)	$5.00 per month

Revised January 1, 2023