

BUSINESS SAVINGS AND CHECKING RATE AND FEE SCHEDULE

RATE SCHEDULE EFFECTIVE: _____



The rates, fees, and terms applicable to your business or organizational accounts at Blackhawk Community Credit Union (BHCCU) are provided in this disclosure. BHCCU may offer other rates for these accounts from time to time. Each account owner agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the BHCCU Business Membership and Account Agreement.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS		
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Earned	Dividends Credited	Dividend Period	Minimum Opening Balance	Balance to Avoid A Service Fee	Minimum Balance to Earn the Stated APY
Share/Savings Accounts	____ / ____	Daily	Quarterly	Quarterly (calendar)	\$5.00	See Share/ Savings Account Fees Below	\$5.00
Wealth Builder Savings Account Under \$10,000 \$10,000 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 or greater	____ / ____ ____ / ____ ____ / ____ ____ / ____ ____ / ____	Daily	Monthly	Monthly (calendar)	\$10,000.00	\$10,000.00 – See Wealth Builder Fees Below	No Minimum Balance
Business Checking Accounts Under \$1,000 \$1,000 - \$99,999.99 \$100,000 and over	____ / ____ ____ / ____ ____ / ____	Daily	Quarterly	Quarterly (calendar)	\$100.00	\$2,500.00 – See Checking Account Fees Below	\$1,000.00
Organizational Checking Accounts Under \$500 \$500 - \$49,999.99 \$50,000 and over	____ / ____ ____ / ____ ____ / ____	Daily	Quarterly	Quarterly (calendar)	\$0	\$0	\$500.00

FEE INFORMATION

FEE TYPE	FEE AMOUNT
Fees Applicable to All Accounts	
Account Reconciliation	\$30 per hour
Account Research	\$30 per hour
Automatic Transfer to Cover Overdraft	\$2 per transfer
Teller's Check	\$3 per draft
Dormant Account – Accounts without a current address and no activity (excluding dividends) for three years	\$1 per month
Copy of Statement (in branch)	\$1 per statement
NSF Fee & Item Paid by ODP Fee	\$30 per item
Paper Statement Fee	\$5 per month
Re-open Membership	\$10
Returned Deposit Checks/Loan Payments	\$15 per check
Returned/Undeliverable Mail	\$10 per item
Tax Levy/Garnishment	\$50 per item
Telephone Transfer Fee	\$2 per call
Fees Applicable to Share/Savings Accounts	
Monthly Maintenance Fee No fee if any of the following conditions apply: 1. Aggregate relationship is greater than \$250.00** 2. The account is signed up for eStatements 3. The account has been open for less than 60 days.	\$4 per month
Fees Applicable to Checking Accounts	
Four Additional Starter Checks	\$3 per sheet

FEE TYPE	FEE AMOUNT
Fees Applicable to Checking Accounts (Cont.)	
Draft copy	\$2 per copy
Stop Payment Order	\$30 per order
Non-Member Cashing Member's Check	\$10 per draft
Draft Ordering	Fees vary
Monthly Service Fee: No fee with an aggregate relationship greater than \$2,500.00**	\$5 per month
Online Bill Payment	FREE
SIMPLE ACH Origination (Payroll) - Based on number of employees and dollar amount	\$6.95 per month
COMPLEX ACH Origination (Payroll) – Based on volume and uploading of files Monthly Fee – \$25 + \$2 per file + .10¢ per ACH record Annual Fee – \$50 per year Set-Up Fee – \$150 one-time set-up fee	
Fees Applicable to ATM And Debit Card Services	
Draft Copy Retrieval Fee	\$17 per draft copy
Balance Inquiry	.50¢ per inquiry
Lost/Replacement Contactless Card	\$10 per card
Withdrawal Transaction at Non-BHCCU ATM	\$1 per transaction
VISA® International Service Assessment***	1%
Fees Applicable to Wealth Builder Savings Accounts	
Monthly Service Fee – No fee with an aggregate relationship greater than \$10,000.00 **	\$15 per month

FEE INFORMATION (CONT.)

OTHER FEES INCLUDE

Teller's Checks and Money Orders	
Teller's Checks & Money Orders No charge with an aggregate relationship greater than \$250.00**	\$ 3.00 per item
Copy	\$ 5.00 per item
Stop Payment – Money Order	\$30.00 per order
Reissue Fee – Teller's/Stop Payment Check <i>(Only allowed if lost, stolen, or destroyed and with a signed declaration of loss.)</i>	\$30.00 per check
Safe Deposit Box Rental (Annual Fee)	
3 X 5 inch box	\$25.00 per year
5 X 5 inch box	\$35.00 per year
3 X 10 inch box	\$40.00 per year
5 X 10 inch box	\$50.00 per year
10 X10 inch box	\$75.00 per year
Box Rent Late Fee	\$ 5.00 per year
Wire Transfers	
Incoming Wires – One (1) free wire per month per account	\$10.00 per wire
Domestic Wires	\$20.00 per wire
Western Union	\$30.00 per wire
Foreign Western Union	\$40.00 per wire
Foreign Bank to Bank	Varies
Gift Cards	
Travel Money Card	\$ 4.95 per card
Visa® Gift Card	\$ 3.50 per card

** Aggregate relationship is defined as the total of all share and loan account balances per member number.

***A 1% VISA® International Service Assessment will be assessed on all transactions where the merchant country differs from the United States.

ACCOUNT INFORMATION

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 Share Accounts, the Dividend Rate and Annual Percentage Yield may change at any time, without notice, as determined by the Credit Union's Board of Directors. These are variable rate accounts. 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 Wealth Builder Savings Account and the Business Checking account are Tiered Rate accounts. For a Tiered Rate account, 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.

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 is stated in the Rate and Fee 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: Dividends will begin to accrue on noncash deposits (e.g. drafts) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

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 a Share account. The par value amount is \$5.00. The minimum balance requirements applicable to each account are stated in the Rate and Fee Schedule. For Share/Savings, Wealth Builder Savings, and Business Checking accounts, there is a balance

requirement to avoid a maintenance fee or service fee during any calendar month. An aggregate relationship is a combination of share and/or loan balances as of the last day of the calendar month. All accounts must be based on the same member number as the Share or Business Checking account. For Share and Business Checking 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. All accounts use the Daily Balance Method for dividend calculation. This means that dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations: For Share accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. No limitations apply to Business Checking accounts.

7. Fees for Overdrawing Accounts: Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction, preauthorized automatic debit, telephone initiated withdrawal, or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer, or paying a check, draft, or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction.

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