BUSINESS SAVINGS AND CHECKING RATE AND FEE SCHEDULE

EFFECTIVE NOVEMBER 16, 2026

BLACKHAWK COMMUNITY CREDIT UNION

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

FEES APPLICABLE TO ALL ACCOUNTS	
Automatic Transfer to Cover Overdraft	$4 per transfer
Non-Sufficient Funds (NSF) Fee	$30 per presentment, per item
Returned Deposit Check/Loan Payment	$15 per check
Returned/Undeliverable Mail	$10 per month
Dormant Account Fee*	$5 per month
Locked Zipper Bag	$50 per bag
Loan Payment by Credit Card	$10 per payment
Medallion Stamp	$25 per stamp
Research Fee	$25 per hour
Duplicate Statement/Copy Fee	$5 per copy
Escheatment Fee	$50
Levy/Garnishment Fee	$50 per order
Early Closure Fee*†	$5

**Accounts with no activity for one year-excluding dividends & fees.*
**† Membership closed by member within 90 days of account opening.*

MONTHLY FEES APPLICABLE TO CHECKING ACCOUNTS	
Business Checking Monthly Service Fee *No fee with an aggregate relationship greater than $2,500***	$5 per month
Organizational Checking Monthly Service Fee	None
Business Checking Paper Statement Fee *No fee if account is set up for eStatements.*	$5 per month
Applicable Checking Account Fees	
Stop Payment – Check or ACH	$30 per order
Check Products	Varies
Non-Member Check Cashing Fee*	$5 per check

**Fee may be reduced due to the elimination of pennies for cash rounding purposes.*

FEES APPLICABLE TO SHARE ACCOUNTS (SAVINGS)	
Monthly Service Fee *No fee if any of the following conditions apply:* *1. Aggregate relationship is greater than $250.*** *2. The account is signed up for eStatements.* *3. The account has been open for less than 60 days.*	$5 per month

FEES APPLICABLE TO WEALTH BUILDER SHARE ACCOUNTS (SAVINGS)	
Monthly Service Fee *No fee with an aggregate relationship greater than $10,000***	$15 per month

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

FEES APPLICABLE TO ATM AND DEBIT CARD SERVICES	
ATM Balance Inquiry	$0.50 per inquiry
Withdrawal Transaction at Non-BHCCU ATM *(6 free per month)*	$1 per transaction
Lost/Replacement Card	$10 per card
Instant Issue Debit Card	$10 per card
Design Your Own Instant Issue Debit Card	$10 per card
Returned/Undeliverable Mail	$10 per card
Visa® International Service Assessment*	1% of transaction

**A 1% Visa® International Service Assessment Fee will be assessed on all transactions where the merchant processes outside the United States (which may include internet transactions), regardless of whether you are located inside or outside the United States at the time of the transaction.*

TELLER CHECKS & MONEY ORDERS	
Per Item Fee – Money Order & Teller Check	$2 per item
Stop Payment – Money Order	$30 per order
Reissue Fee - Teller Check *(Only allowed if lost, stolen, or destroyed, and with a signed declaration of loss.)*	$30 per check

BUSINESS SAVINGS AND CHECKING RATE AND FEE SCHEDULE (CONTINUED)

EFFECTIVE NOVEMBER 16, 2026

SAFE DEPOSIT BOX RENTAL (ANNUAL FEE) Existing Boxes Only – No new leases beginning January 1, 2022	
3x5 inch box	$35 per year
5x5 inch box	$45 per year
3x10 inch box	$55 per year
5x10 inch box	$65 per year
10x10 inch box	$95 per year
Box Rent Late Fee	$10 per year
Drilling Fee	$100 per box

WIRE TRANSFERS	
Incoming Wire	$10 per wire
Outgoing Domestic Wire	$20 per wire
Outgoing Foreign Wire	$50 per wire
Outgoing Foreign Service Message	$50 per message

CASH MANAGEMENT PRODUCTS	
Business ACH Origination – ACH Payroll Only	$6.95 per month
Business ACH Origination Suite	
One-time Set Up & Training Fee	$125
Monthly Fee	$30 per month
File Transmission Fee	$2 per file
PPD Transaction Item Fee	$0.10 per item

CASH MANAGEMENT PRODUCTS (CONTINUED)	
CCD Transaction Item Fee	$0.60 per item
Transaction Reversal Fee	$75 per transaction
Posting Cancellation Fee	$15 per file
Written Statement of Unauthorized Debit (WSUD) Received Fee	$4.50 per WSUD
SmartPay Express*	
Monthly Fee	$40 per month
Credit/Debit Card Item Fee	$0.10 per item
Credit/Debit Card Gateway Fee	$8 per month
Email Notification Fee	$0.03 per email
ACH Origination Item Fee	$0.10 per item
**Can accept ACH and/or Credit/Debit Card payments. Separate merchant processing account will be required, and will have its own fee schedule.*	
Business Remote Deposit Capture (RDN)	
One-time Set Up & Training Fee	$25
Check Scanner Fee	Cost of Scanner
Monthly Fee	$35 per month
Check Fee *(after first 500 checks)*	$0.05 per check
Business Mobile Remote Deposit Capture (mRDC)	
One-time Set Up & Training Fee	$25
Monthly Fee	$25 per month
Check Fee	$0.30 per check
No set up/training or monthly fee if using Business Remote Deposit Capture	

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 - No limitations.

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.