## Business Rate and Fee Schedule effective September 01, 2018

### Business Savings
- $5 Minimum opening balance
- $25 minimum average daily balance required to earn dividends

<table>
<thead>
<tr>
<th>Dividend Rate</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.050%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

### Business Other Savings
- $5 Minimum opening balance
- $25 minimum average daily balance required to earn dividends

<table>
<thead>
<tr>
<th>Dividend Rate</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.050%</td>
<td>0.05%</td>
</tr>
</tbody>
</table>

### Business Money Market Accounts**
- $1,000 Minimum opening balance
- $10.00 Monthly Service Charge

<table>
<thead>
<tr>
<th>Tier</th>
<th>Dividend Rate</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.01 - $999.99</td>
<td>0.000%</td>
<td>0.00%</td>
</tr>
<tr>
<td>$1,000 - $9,999.99</td>
<td>0.150%</td>
<td>0.15%</td>
</tr>
<tr>
<td>$10,000 - $24,999.99</td>
<td>0.150%</td>
<td>0.15%</td>
</tr>
<tr>
<td>$25,000 - $99,999.99</td>
<td>0.200%</td>
<td>0.20%</td>
</tr>
<tr>
<td>$100,000 – or more</td>
<td>0.300%</td>
<td>0.30%</td>
</tr>
</tbody>
</table>

### Business Checking
- $100 Minimum opening balance
- No minimum balance requirement
- No Monthly Service Charge
- Cash/Coin and per transaction fees apply

- Monthly Transaction Fees +
  - 0 - 100 transactions: no fee
  - 101+ transactions: $0.50 per transaction

### Elite Business Checking***
- $100 Minimum opening balance
- $10 Monthly Service Charge
- Cash/Coin and per transaction fees apply

<table>
<thead>
<tr>
<th>Tier</th>
<th>Dividend Rate</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.01 - $999.99</td>
<td>0.000%</td>
<td>0.00%</td>
</tr>
<tr>
<td>$1,000 - $9,999.99</td>
<td>0.070%</td>
<td>0.07%</td>
</tr>
<tr>
<td>$10,000 - $24,999.99</td>
<td>0.100%</td>
<td>0.10%</td>
</tr>
<tr>
<td>$25,000 - $99,999.99</td>
<td>0.150%</td>
<td>0.15%</td>
</tr>
<tr>
<td>$100,000 and up</td>
<td>0.200%</td>
<td>0.20%</td>
</tr>
</tbody>
</table>

- Monthly Transaction Fees +
  - 0 – 100 transactions: no fee
  - 101-250 transactions: $0.25 per transaction
  - 251+ transactions: $0.35 per transaction

### Business Certificates
- $500 Minimum opening balance

<table>
<thead>
<tr>
<th>Term</th>
<th>Dividend Rate</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Month</td>
<td>0.558%</td>
<td>0.56%</td>
</tr>
<tr>
<td>1 Year</td>
<td>1.242%</td>
<td>1.25%</td>
</tr>
<tr>
<td>18 Month</td>
<td>1.637%</td>
<td>1.65%</td>
</tr>
<tr>
<td>2 Year</td>
<td>1.735%</td>
<td>1.75%</td>
</tr>
</tbody>
</table>

* APY refers to Annual Percentage Yield.
** $10 Monthly Service Charge waived if $1000 minimum daily balance maintained. $1000 minimum average daily balance required to earn dividends.
***$10 Monthly Service Charge may be decreased/waived in the following circumstances;
- $5 waived if $5000 average daily balance maintained
- $10 waived if $10,000 average daily balance maintained, or with an active $50,000 Member Business Loan
+ Transactions include: Checks cleared, checks deposited, all external debits and credits (internal transfers not included, defined as 'within the members business account'). Debit card transactions not included in transaction counts.
Account and Service Fees

Account Research: $25.00 per hour (1 hour minimum)
Card Replacement: $5.00 per card
Card Replacement - Expedited: $75.00 per card (received by mail within 3-5 business days)
Cash/Coin Exchange: .1% fee for cash/coin received and/or disbursed (combined) in excess of $5000 per month
Corporate Check: $6.00 per check
Corporate Check Stop Payment: $30.00 per check
Deposit Correction: $5.00 per correction
Empty Envelope ATM Deposit: $32.00 per deposit
Force Transfer Payment/Balance Owed: $5.00 per transfer
Inactive/Dormant Account: $7.00 per suffix per month
Incoming Wire Transfer: $10.00 per wire
Legal Processing (Garnishment/Levy): $75.00 per instance
Legal Research: $75.00 per hour (1 hour minimum)
Money Order: $5.00 per Money Order
Non-KCU ATM Use: $1.00 per transaction
NSF (non-sufficient funds): $32.00 per transaction
Outgoing Domestic Wire Transfer: $20.00 per wire
Pay by Automated Phone System (SWBC): $10.00 per payment
Pay by Phone (SWBC): $15.00 per payment
Pay by Website (SWBC): $10.00 per payment
PoPS Transfer - Express: $5.00 per transfer (posts within 1 business day)
PoPS Transfer - Standard: $3.00 per transfer (posts within 3 business days)
Returned Deposited Item: $18.00 per check
Returned Loan Payment: $32.00 per payment
Returned Mail: $7.00 per suffix per month
Returned Wire Transfer: $10.00 per wire
Signature Guarantee: $25.00 per document
Statement Copy: $3.00 per statement
Stop Payment: $30.00 per check/ACH
Temporary Checks (4 checks): $1.00
VISA International Transaction: 2% of transaction amount

DISCLOSURE

1. Rate Information. The Dividend rate and Annual Percentage Yield (APY) on your accounts are stated on page one. For Business Savings, Business Other Savings, and Elite Business Checking dividend rate and APY may change monthly as determined by the Credit Union’s Asset Liability & Equity Committee (ALEC). For Business Money Market accounts, the dividend rate and APY may change weekly as determined by ALEC. Business Money Market accounts and Elite Business Checking accounts are tiered rate accounts for which you will receive the dividend rate and APY for each balance tier once the tiered balance amount has been met. No interest or dividends will be paid to any zero dividend account; regardless of any terms or conditions provided by KCU.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. For variable rate accounts, the dividend rate and APY stated on page one are the rates that the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. Dividends will be compounded daily and credited monthly. The dividend period for Business Savings, Business Other Savings, Business Money Market and Elite Business Checking accounts begins on the first calendar day of the month and ends on the last calendar day of the month. If you close your account prior to the end of the dividend period, dividends will not be paid.

4. Accrual of Dividends. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information. The minimum balance required to open each account is stated on page one. Dividends are 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 calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. The minimum average daily balance requirements to obtain the stated APY are listed on page one. If the average daily balance falls below the minimum requirement, dividends will not be paid. Business Money Market accounts that do not maintain the minimum average daily balance will be charged a monthly service fee.

6. Transaction Limitations. Business Savings, Business Other Savings, and Business Money Market accounts, transaction limitations will apply. No more than six (6) preauthorized, automatic, online transfers, telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your accounts may be assessed fees, items may be returned unpaid and/or your account may be closed.

You may change your checking account type at any time in person, by online chat, or by phone, with a Financial Service Representative. Please note, the account type does not automatically change according to the account balance, activity, or relationships. The rates and fees appearing in this Schedule are accurate and effective for Business Savings, Business Checking, Business Money Market and Business Certificate accounts as of the Effective Date indicated on the reverse side. Fees could reduce earnings. If you have any questions or require current rate information on your accounts, please call the Credit Union.

Federally Insured by NCUA