



# RATE SCHEDULE – BUSINESS ACCOUNTS

EFFECTIVE AUGUST 1, 2018

Account Type	Dividend Rate	APY	Minimum to Open	Minimum to Earn Dividends	Minimum to Avoid Service Fee
Base Share Account	0.15%	0.15%	\$ 5.00	\$100.00	
Escrow Account	0.15%	0.15%	\$ 0.01	\$1.00	
Simply Business Checking*	0.10%	0.10%	\$ 25.00	\$1,000.00	\$5,000.00 *
Simply Non Profit Checking**	0.10%	0.10%	\$ 25.00	\$2,000.00	
Money Market Account					
Tier 1	0.20%	0.20%	\$ 1,000.00	\$1,000.00	
Tier 2	0.25%	0.25%		\$10,000.00	
Tier 3	0.30%	0.30%		\$25,000.00	
Tier 4	0.35%	0.35%		\$50,000.00	
Tier 5	0.40%	0.40%		\$75,000.00	
Investor's Choice Account					
Tier 1	0.35%	0.35%	\$ 10,000.00	\$10,000.00	
Tier 2	0.40%	0.40%		\$25,000.00	
Tier 3	0.45%	0.45%		\$50,000.00	
Tier 4	0.50%	0.50%		\$75,000.00	
Tier 5	0.60%	0.60%		\$100,000.00	

\* In Addition the following applies to Simply Business Accounts:  
 A \$10.00 monthly service fee will be charged. This charge may be reduced by \$5.00 if E-statement option is selected and we have a valid e—mail address on record. Members who maintain an average daily balance of \$5,000 or greater will have the entire service fee waived. This account allows for 500 free combined check clearings and deposit items per month – each additional check clearing or deposit item will be assessed a \$0.15 charge. Overdraft Protection and Courtesy Pay are offered on this account. Limited cash services.

\*\* In Addition the following applies to Simply Non-Profit Accounts:  
 A \$5.00 monthly service fee will be charged. This charge may be reduced by \$5.00 if E-statement option is selected and we have a valid e—mail address on record. Members who maintain an average daily balance of \$5,000 or greater will have the entire service fee waived. This account allows for 200 free combined check clearings and deposit items per month – each additional check clearing or deposit item will be assessed a \$0.10 charge. Overdraft Protection and Courtesy Pay are not offered on this account. Limited cash services are provided at no charge.

APY = Annual Percentage Rate	All Dividend Periods are monthly
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