



BUSINESS ACCOUNTS RATES & TERMS

EFFECTIVE DATE: 2-1-2021

	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM BALANCE TO AVOID CHARGE	MINIMUM TO EARN DIVIDENDS	MINIMUM BALANCE FEE
ROGUE BUSINESS SAVINGS	0.05%	0.05%	\$5	---	\$100	\$0
ROGUE OWNERSHIP ACCOUNT	3.04%	3.00%	---	---	---	---
ROGUE ASSOCIATION CHECKING	---	---	---	\$100	\$0	\$5
ROGUE BUSINESS CHECKING BASIC	---	---	---	\$1,000	\$0	\$5
ROGUE BUSINESS CHECKING PLUS \$0 - \$4,999.99 \$5,000 - \$14,999.99 \$15,000 - \$29,999.99 \$30,000 - \$49,999.99 \$50,000 +	0.00% 0.05% 0.05% 0.05% 0.05%	0.00% 0.05% 0.05% 0.05% 0.05%	---	\$5,000	\$5,000	\$10
ROGUE BUSINESS MONEY MAKER \$0 - \$9,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$149,999.99 \$150,000 +	0.10% 0.15% 0.15% 0.20% 0.20%	0.10% 0.15% 0.15% 0.20% 0.20%	\$0	\$2,000	\$0	\$10

Sub-savings accounts are available upon request. All business account dividends are compounded and credited monthly. The minimum balance required to avoid a monthly fee is based on the average daily balance.

COST RECOVERY SCHEDULE:

The following cost recovery tiers are based on general activity level guidelines. The tiers are established for a business and are based on average activity levels. Activities include number of transactions and amount of cash ordered or deposited on a monthly basis. Activity fee is in addition to service fees (below) and applies to **Rogue Association Checking, Business Checking Basic and Business Checking Plus**.

TIER LEVELS:	ACTIVITY FEE:
AVERAGE ACTIVITY: (<250 TRANSACTIONS AND/OR UP TO \$25,000 CASH ORDERED OR DEPOSITED PER MONTH)	FREE
MODERATE ACTIVITY: (251-499 TRANSACTIONS AND/OR \$25,001 - \$50,000 CASH ORDERED OR DEPOSITED PER MONTH)	\$25
HIGH ACTIVITY: (500-749 TRANSACTIONS AND/OR \$50,001- \$75,000 CASH ORDERED OR DEPOSITED PER MONTH)	\$50
SUPREME ACTIVITY: (OVER 750 TRANSACTIONS AND/OR OVER \$75,001 CASH ORDERED OR DEPOSITED PER MONTH)	TO BE DETERMINED

ACCOUNT INFORMATION SERVICES:

INTERNET BANKING, BILL PAY, & PHONE BANKING	FREE	COPY OF CHECK	\$5
STATEMENT PRINTOUTS	\$5	RESEARCH ON ACCOUNT	\$20/HOUR

OTHER ACCOUNT SERVICES:

PAYMENT BY PHONE (debit/credit card)	\$10	ZIPPER DEPOSIT BAGS (first 5 free)	\$3	
PAYMENT BY PHONE (from checking w/ another institution)	\$10	DISPOSABLE NIGHT DEPOSIT BAGS	\$10/40 BAGS	
DEPOSITED CHECKS RETURNED (per returned transaction)	\$5	CHECK ORDERS	VARIES	
DEPOSITED CHECKS RETURNED FROM OWN ACCOUNT AT ANOTHER INSTITUTION (per returned transaction)	\$25	ENDORSEMENT STAMPS	VARIES	
NSF CHECK OR OTHER ITEMS RETURNED OR PAID (MAX \$145 per day per returned transaction)	\$29	BUSINESS ACH ORIGINATION	Minimum \$25 based on analysis	
STOP PAYMENT	\$20	DOMESTIC WESTERN UNION	\$25	
MONEY ORDERS	First 3 free per month	\$5	INTERNATIONAL WIRE	\$35
OFFICIAL CHECKS	First 3 free per month	\$5	INTERNATIONAL DRAFT	\$10 + S/H
NON-ROGUE CARD ACCESS FEE	\$10	GARNISHMENTS & LEVIES	\$35	
INACTIVE MEMBERSHIP FEE	\$5	OUTGOING DOMESTIC WIRE	\$15	