



## BUSINESS ACCOUNTS RATES & TERMS

EFFECTIVE DATE: 01/27/2023						
	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%	---	---	\$100	\$0
ROGUE CLUB SAVINGS	---	---	---	---	---	---
ROGUE OWNERSHIP ACCOUNT	5.12%	5.00%	---	---	---	---
ROGUE ASSOCIATION CHECKING	---	---	---	\$100	---	\$5
ROGUE CLUB CHECKING	---	---	---	---	---	---
ROGUE BUSINESS CHECKING BASIC	---	---	---	\$1,000	---	\$5
ROGUE BUSINESS CHECKING PLUS:						
\$0-\$4,999.99	0.00%	0.00%	---	\$5,000	\$0	\$10
\$5,000-\$14,999.99	0.05%	0.05%	---			
\$15,000-\$29,999.99	0.05%	0.05%	---			
\$30,000-\$49,999.99	0.05%	0.05%	---			
\$50,000 +	0.05%	0.05%	---			
ROGUE BUSINESS MONEY MAKER:						
\$0-\$9,999.99	0.25%	0.25%	\$0	\$2,000	\$0	\$10
\$10,000-\$24,999.99	0.30%	0.30%				
\$25,000-\$49,999.99	0.30%	0.30%				
\$50,000-\$99,999.99	0.30%	0.30%				
\$100,000-\$149,999.99	0.35%	0.35%				
\$150,000 +	0.35%	0.35%				

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.

BUSINESS ACTIVITY FEES - TIER LEVELS	FEE
Average Activity: (<250 transactions and/or up to \$25,000 cash ordered or deposited per month)	No fee
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: (>750 transaction and/or over \$75,001 cash ordered or deposited per month)	To be determined*

\* More information must be collected to determine exact monthly fee.

ACCOUNT FEES	FEE
Account Reconciliation and Research (per hour)	\$20.00
ATM Transactions	All RCU/CO-OP ATM Transactions are free*
Check Orders	Varies
Courtesy checks (per sheet)	\$1.00
Deposited checks returned from member's account at another financial institution	\$25.00
Inactive membership - monthly service fee (Assessed after 24 months of inactivity)	\$5.00
Overdrafts (NSFs) created by check or other electronic means whether returned or paid (Maximum fees charged per day = \$145.00)	\$29.00

MISCELLANEOUS SERVICES	FEE
Business ACH Origination (based on analysis)	Minimum \$25.00
Check Copy Fee	\$5.00
Corporate Check Fee (3 free per month)	\$5.00
Disposable night deposit bags	\$10/40 bags
Endorsement stamps	Varies
Foreign Check Fee	Varies
International Draft	\$10.00 + S/H
Money Orders - Issued for up to \$1,000 (3 free per month)	\$5.00
Non-Rogue Card Access Fee	\$10.00
Statement Printout Fee	\$5.00
Wire Transfers - Domestic/International	Varies
Zipper deposit bags (first 5 free)	\$3