



BUSINESS ACCOUNTS RATES & TERMS

EFFECTIVE DATE: 07-01-2019						
	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%	0.050%	\$5	---	\$100	\$0
ROGUE OWNERSHIP ACCOUNT	4.07%	4.00%	---	---	---	---
ROGUE ASSOCIATION CHECKING	---	---	---	\$100	\$0	\$5
ROGUE BUSINESS CHECKING BASIC	---	---	---	\$1,000	\$0	\$5
ROGUE BUSINESS CHECKING PLUS:						
\$0-\$4,999.99	0.00%	0.00%				
\$5,000-\$14,999.99	0.05%	0.05%	---	\$5,000	\$0	\$10
\$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	0.15%	0.15%				
\$10,000-\$24,999.99	0.20%	0.20%				
\$25,000-\$49,999.99	0.25%	0.25%	\$0	\$2,000	\$0	\$10
\$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.**

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	\$5	INTERNATIONAL WIRE	\$35
CORPORATE CHECKS	\$5	INTERNATIONAL DRAFT	\$10 + S/H
NON-ROGUE CARD ACCESS FEE	\$10	GARNISHMENTS & LEVIES	\$35
		OUTGOING DOMESTIC WIRE	\$15