

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 | 2% | | | | | |
| 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 ORIGATION | 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 | |