

EFFECTIVE DATE: 10/25/2025						
	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	5.25%	5.13%	---	---	---	---
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 MARKET:						
\$0-\$9,999.99	0.50%	0.50%	\$0	\$2,000	\$0	\$10
\$10,000-\$24,999.99	0.60%	0.60%				
\$25,000-\$49,999.99	0.75%	0.75%				
\$50,000-\$99,999.99	0.90%	0.90%				
\$100,000-\$149,999.99	1.00%	1.00%				
\$150,000 +	1.00%	1.00%				
NONPROFIT CHECKING	0.10%	0.10%	---	---	\$5,000	---
NONPROFIT MONEY MARKET						
\$0-\$9,999.99	0.60%	0.60%	---	---	---	---
\$10,000-\$24,999.99	0.75%	0.75%				
\$25,000-\$49,999.99	1.00%	1.00%				
\$50,000-\$99,999.99	2.02%	2.00%				
\$100,000-\$149,999.99	2.53%	2.50%				
\$150,000 +	3.04%	3.00%				

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	(Excluding Nonprofit Checking)	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)	\$25.00
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)		\$25.00
ATM Transactions		All RCU/CO-OP ATM Transactions are free*
Check Orders		Varies
Courtesy checks (per sheet)		\$1.00
Inactive membership - monthly service fee (Assessed after 18 months of inactivity)		\$5.00
Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00)		\$25.00
Overdrafts that are returned unpaid		No fee
Stop Payment (per item or series)		\$25.00

MISCELLANEOUS SERVICES	FEE
Monthly Business Desktop Remote Deposit Capture	\$30.00
Card Printing Fee (\$10 fee after third card issued)	Yes
Card Rush Order	\$50.00
Check Copy Fee	\$5.00
Official Check Fee	\$3.00
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	\$3.00
Monthly ACH Block (per account)	\$15.00
Non-Rogue Card Access Fee	\$10.00
Statement Printout Fee	\$5.00
Wire Transfers – Domestic/International	Varies
Zipper deposit bags (first 5 free)	\$3

** NSF items may be presented multiple times by payee and a fee will be assessed at each presentment.