TruWest CREDIT UNION™
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Business Checking and Savings Account Rate and Terms

EFFECTIVE DATE:

11/1/2026

BUSINESS SAVINGS				
Account Type	Minimum Opening / Ongoing Balance	Minimum Monthly Balance to Earn APY	APY %	Rate %
Business Savings	$5.00 / $5.00	$0.00	**0.10%**	**0.10%**
Select Savings	$0.00 / $0.00	$0.00	**0.10%**	**0.10%**
Money Market	$10,000.00 / $0.00	$0 - $ 9,999 $10,000 - $24,999 $25,000 - $49,999 $50,000 - $99,999 $100,000 - $249,999 $250,000+	**0.10%** **0.90%** **1.00%** **1.35%** **1.65%** **2.00%**	**0.100%** **0.896%** **0.995%** **1.342%** **1.638%** **1.982%**

BUSINESS CHECKING				
Account Type	Minimum Opening Balance	Minimum Monthly Balance to Earn APY	APY %	Rate %
Business Essential Checking	$100.00	$0.00	**0.05%**	**0.05%**
Business Volume Checking	$100.00	$0.00	**0.05%**	**0.05%**

BUSINESS INVESTMENT CERTIFICATES
Please request the most current Investment Certificate Rate Sheet

Compounding and Crediting: Dividends will be compounded and credited monthly. The dividend period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month. APY = Annual Percentage Yield.

Balance Information: To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. The minimum balance required to open or maintain each account is set forth above. The minimum monthly balance required to earn dividends and/or avoid a service fee is set forth above. The Average Daily Balance method used to calculate dividends adds the full amount of principal in the account each day of the period, divides that figure by the number of days in the period, and applies a periodic rate to the result.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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BUSINESS ACCOUNT RATE AND FEE SCHEDULE

BUSINESS SAVINGS

Below Par Value Fee _____ $5.00[4]
(if balance is less than $5 and no activity for more than 6 months)

Inactive Membership Fee _____ $5.00[4]
(no activity for 24 consecutive months)

Unclaimed Property Processing Fee _____ $50.00

BUSINESS ESSENTIAL CHECKING

Monthly Maintenance Fee _____ $7.00
(waived with $1,500 average daily balance)

Deposited Item/Checks Paid _____ $0.40
(in excess of 75 per month)

BUSINESS VOLUME CHECKING

Monthly Maintenance Fee _____ $10.00
(waived with $2,500 average daily balance)

Deposited Item/Checks Paid _____ $0.40
(in excess of 300 per month)

AUTOMATED TELLER MACHINE (ATM)

Network ATM (Non-TruWest/Non-Co-Op) Withdrawal _____ $2.00
(if more than five per month/per membership)[5]

TruCourtesy Pay Program ATM Transaction Fee _____ $15.00

ALL CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS (as applicable)

Overdraft Protection Plan Fee _____ $2.00
(per item paid from Share Savings, Visa Credit Card or Personal Credit Line)

TruCourtesy Pay Program Check, TCPP[5] ACH [4] Item or
TCPP [5] Debit Card Debit Transaction Fee _____ $15.00

Hourly Checking Account Reconciliation Assistance or
Member Research _____ $10.00

Returned Item _____ $35.00
(Checks drawn from your own account at another institution)

Returned Loan Payment _____ $25.00
(deducted from Share Savings account)

Stop Payment on Check or ACH[4] _____ $30.00

Copy of Source Document _____ $2.00

Statement Copy _____ $3.00
(provided by Credit Union personnel)

Change Orders _____ Fee Assessed by delivery service
(made with less than 2 business days notice)

ONLINE BANKING AND BILL PAYMENT SERVICES

TruCourtesy Pay Program Bill Payment Transaction Fee _____ $15.00

Electronic Payment Stop Payment Fee _____ $30.00

Funds Transfer (inter-institution transfers)
Standard 3-Day

Up to $3,000.00 (per transfer - outbound only) _____ $2.50

$3,000.01 - $15,000.00 (per transfer – outbound only) _____ $6.00

Premium Next Day

Up to $2,000.00 (per transfer – outbound only) _____ $8.00

Text Banking*
(*Message and data rates may apply from wireless carrier)

MISCELLANEOUS SERVICES

Cashier's Check _____ $5.00
(fee waived if payable to business/*authorized signer*)

Outbound Domestic Wire Transfer _____ $20.00

Recurring Wire Set-up _____ $7.00

Outbound Domestic Wire Transfer _____ $15.00
(recurring WIN wire)

Outbound International Wire Transfer _____ $40.00

Cashier's Check Cancellation Due to Loss or Theft _____ $30.00
(subject to approval; additional conditions apply)

Check Cashing _____ Not Permitted

Legal Processing _____ $50.00

Returned Mail Due to Bad Address _____ $5.00

Verification of Deposit _____ $15.00

Inbound Wire Fee _____ $10.00

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This rate and fee schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at the Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that all accounts are also subject to the terms set forth in the Credit Union's Membership and Account Agreement and other related disclosures. Information relating to Savings Certificates (Regular or IRA) is contained within a separate document.

[1]NSF = Non-Sufficient Funds **[2] ACH = Automated Clearing House** **[3]ATM Owner/Institution fees may also apply** **[4] Per month** **[5]TCPP = TruCourtesy Pay Program**