



Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Business Regular Share Savings(1)		_____ %	_____ %
Business Savers Advantage Money Market(1)(2)	\$0.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 & Greater	_____ % - _____ %	_____ % - _____ %
STAR High Yield Business Money Market(1)(2)	\$0.00 - \$74,999.99	_____ %	_____ %
	\$75,000.00 & Greater	_____ %	_____ %
Business Tiered Money Market Savings(1)(3)	\$0.00 - \$999.99	_____ %	_____ %
	\$1,000.00 - \$4,999.99	_____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 & Greater	_____ %	_____ %
Business Club Savings(1)		_____ %	_____ %
Business Basic Checking(1)		_____ %	_____ %
Business Advantage Checking(1)(2)	\$0.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$4,999.99	_____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 & Greater	_____ %	_____ %
Business Analysis Checking(1)(2)	\$0.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$4,999.99	_____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 & Greater	_____ %	_____ %
Business High Yield Checking(1)(2)	\$0.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 - \$249,999.99	_____ %	_____ %
	\$250,000.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Business Term Share Certificate(4)	\$ _____	3 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	30 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) Only the funds that comprise each tier will earn the rate for that tier.
- (4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (844) 663-2928.

Schedule of Fees and Charges

Monthly Maintenance Fees

Business Analysis Checking	\$10.00 per month
Business High Yield Checking	\$25.00 per month
Business Tiered Money Market Savings (if account balance is less than \$1,000.00 at month end).....	\$10.00 per month

Checking Account Fees (Analysis Checking/High Yield Checking)

Checks Paid (in excess of 500 items monthly)	\$0.05 per item
Checks Deposited (in excess of 500 items monthly)	\$0.05 per item

Cash/Coin Services*

Daily Excess Cash Deposited (in excess of \$1,500.00)	\$0.10 per \$100.00 increment
Daily Excess Cash Purchased (if available and in excess of \$1,500.00)	\$0.10 per \$100.00 increment
Daily Excess Coin Deposited (in excess of \$1,500.00)	\$0.10 per \$100.00 increment
Daily Excess Coin Purchased (if available and in excess of \$1,500.00)	\$0.10 per \$100.00 increment
Deposit Ticket (if available)	\$0.10 per ticket

Debit Card Fees

Non-Proprietary ATM Withdrawal (5th & subsequent)	\$1.00 monthly
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Overdraft & Returned Item Fees

Courtesy Pay – Paid Item	\$35.00 per item
Non-Sufficient Funds (NSF)	\$35.00 per item
Overdraft Source – Transfer Fee	\$5.00 per item
Returned Deposited Item	\$5.00 per item

Inactivity Fee

Checking Accounts (after no activity for 5 months).....	\$7.00 per month
Savings Accounts (after no activity for 6 months, no products other than a savings account, and a balance less than \$500.00).....	\$7.00 per month

Excessive Transfer Fee

Transfers from Savings and Sub-Shares (7th & subsequent each month).....	\$7.00 each
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*Cash and Coin Services not available for Basic and Advantage Checking.

Schedule of Fees and Charges (continued)

Other Service Fees

Abandoned Property	\$100.00
Account Reconciliation (1/4 hour minimum)	\$15.00 per hour
Account Research (1/4 hour minimum)	\$15.00 per hour
Coin Counter/Rolled Coin Redemption	8.00% of transaction
Check Printing	Varies
Collection (domestic)	\$5.00 per item
Collection (foreign)	Varies
Deposit Verification	\$10.00 each
Legal Action (levy, garnishment, etc.)	\$100.00
Official Check	\$5.00 per item
Official Check Copy	\$1.00 per item
Bad Address	\$10.00 per month
Share Draft Copy	\$1.00 per copy
Outgoing Domestic Wire Transfer	\$21.00 per wire
Outgoing Foreign Wire Transfer	\$36.00 per wire
Incoming Foreign Wire Transfer	\$10.00 per wire

Online Banking Fees

Bill Payment (check copy)	\$10.00 per copy
Bill Payment (non-sufficient funds)	\$35.00 per item
Inbound Funds Transfer – Next Day Premium (3rd & subsequent each month)	\$3.00 each
Outbound Funds Transfer – Next Day Premium	\$10.00 each
Outbound Funds Transfer – Three Day Standard	\$8.00 each
Request Money	\$0.50 per request
Request Money Payment	\$1.00 per payment
POP Money – Next Day Delivery	\$8.00 each