

Business Account Rate and Fee Schedule



Oregon State
Credit Union®

Business account rates

Each account holder agrees to the terms set forth on this Business Account Rate and Fee Schedule and acknowledges that it is part of the Business Membership and Account Agreement.

Accounts	Minimum balance to open account	Minimum balance to earn dividends	Dividend rate	Annual percentage yield
Free Business Checking	\$25	N/A	N/A	N/A
Smart Business Checking [§]	\$25	\$1,000**	0.05%	0.05%
Select Business Checking	\$25	\$10,000**	See chart below	See chart below
Business Basic Savings*	\$5	\$100***	0.10%	0.10%
Business Money Market [§]	\$5	\$1,000**	0.80%	0.80%
Business Investor's Money Market	\$10,000	\$10,000**	See chart below	See chart below
High-Yield Savings ¹	\$5	No minimum	See chart below	See chart below

Select Business Checking	Balance: \$0-9,999	Balance: \$10,000-24,999	Balance: \$25,000-49,999	Balance: \$50,000-99,999	Balance: \$100,000 and more
Dividend rate	0.00%	0.05%	0.10%	0.15%	0.20%
Annual percentage yield	0.00%	0.05%	0.10%	0.15%	0.20%

Business Investor's Money Market [§]	Balance: \$0-9,999	Balance: \$10,000-24,999	Balance: \$25,000-49,999	Balance: \$50,000-99,999	Balance: \$100,000 and more
Dividend rate	0.00%	1.19%	1.29%	1.49%	1.73%
Annual percentage yield	0.00%	1.20%	1.30%	1.50%	1.75%

High-Yield Savings [§]	Balance: \$0.00-1,000.00	Balance: \$1,000.01 and more
Dividend rate	4.88%	0.90%
Annual percentage yield	5.00%	0.90%

* Following a three-month grace period, Business Basic Savings must maintain a minimum daily balance of more than \$250 or, if less than \$250, have one other account type to avoid a \$3 service fee per calendar month. If you have multiple Business Basic Savings accounts, each account may receive a separate fee based on each individual balance.

** Average daily balance that must be maintained to earn dividends.

*** Minimum daily balance that must be maintained each day to earn dividends.

§ See Truth-in-savings disclosure on next page.

¹ Limit of one account per member.

Accurate as of 2/7/26



^sTruth-in-savings disclosure

- 1. Rate information.** The dividend rate and annual percentage yield may change monthly as determined by the Board of Directors. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. Accounts closed prior to crediting dividends will not receive accrued dividends. The Business Investor's Money Market and Select Business Checking accounts are tiered rate accounts. The dividend rate and annual percentage yield applicable to each account depend on the balance ranges set forth on the preceding page. Once a balance range is met, the dividend rate and annual percentage yield for that range will apply to the entire balance in your account. For High-Yield Savings accounts, an annual percentage rate of 5.00% will be applied on balances up to \$1,000.00, and an annual percentage yield of 0.90% will be applied on balances of \$1,000.01 and over.
- 2. Nature of dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield set forth on the preceding page are the prospective rates that the credit union anticipates paying for the dividend period. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends begin to accrue on cash and non-cash (e.g., check) deposits on the business day you make the deposit into your account. Dividends are compounded and credited monthly. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 3. Balance information.** Dividends and minimum balance for Business Basic Savings accounts, Business Money Market accounts, and Business Investor's Money Market accounts are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. For Business Money Market accounts, there is a daily minimum balance requirement of \$1,000 to earn dividends. For Business Investor's Money Market accounts, there is a daily minimum balance requirement of \$10,000 to earn dividends. Dividends and minimum balance for Smart Business Checking accounts and Select Business Checking accounts are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For Smart Business Checking accounts, there is an average daily minimum balance requirement of \$1,000 to avoid a service fee. For Select Business Checking accounts, there is an average daily minimum balance requirement of \$10,000 to avoid a service fee.



Business account service fees

Membership

Direct Membership fee No charge

Accounts

Business Basic Savings only¹

\$250 minimum balance No charge
Less than \$250 minimum balance \$3 per calendar month

Business Money Market No charge

Business Investor's Money Market No charge

Free Business Checking

No minimum balance No charge
Checks deposited - first 100 checks **Free**
Checks deposited - 100+ checks \$0.20 each
Cash deposited - \$0 - \$3,000 **Free**
Cash deposited - over \$3,000 \$0.10 per \$100
Checks cleared - first 100 checks **Free**
Checks cleared - over 100 checks \$0.20 each

Smart Business Checking

\$3,000 average daily balance No charge
Less than \$3,000 average daily balance \$10 per statement period
Checks deposited - first 250 checks **Free**
Checks deposited - 250+ checks \$0.15 each
Cash deposited - \$0 - \$5,000 **Free**
Cash deposited - over \$5,000 \$0.10 per \$100
Checks cleared - first 200 checks **Free**
Checks cleared - 200+ checks \$0.15 each

Select Business Checking

Account service fee \$15 per statement period
Checks deposited \$0.12 each
Cash deposited \$0.12 per \$100
Checks cleared \$0.12 each

Account closure fee No charge

Inactive membership fee \$5 per month

Non-MICR encoded checks No charge

Mis-encoded checks No charge

Overdraft paid (Courtesy Payment) \$10 per item

Fees limited to five overdraft paid fees per day, per account;
\$10 fee waived if item is \$10 or less

Returned item fee (non-sufficient funds) \$10 per presentment²

Fees limited to one returned item fee per day, per account;
\$10 fee waived if item is \$10 or less

Overdraft protection transfer No charge

Returned deposited item \$10 per item

Returned item deposited through third-party ATM location \$10 per item and
correspondent fees

Dishonored non-credit union check written by authorized signer \$30 per check

Business Online Banking \$5 per month

Cash Management (must have Business Online Banking)

Online wire transfers \$20 per month
Domestic outgoing \$10 per wire
International outgoing \$25 per wire
ACH Origination \$20 per month
Per item fee \$0.10 per transaction
ACH return fee \$5 per transaction
Desktop Remote Deposit Capture service \$20 per month
Check Positive Pay service \$20 per month

Wire transfers

Domestic
Outgoing \$30

International wire

U.S. funds \$35 + third-party fees⁴
Foreign currency \$35 + third-party fees⁴
Incoming wire \$15

Business supplies

Business checks Fees depend on the style
and quantity ordered
Endorsement stamp Fees depend on the style
and quantity ordered
Temporary checks \$2 per page

Cashier's checks

Cashier's checks \$5 per check
Stop payment \$30

Automated teller machines (ATMs)

Owned by Oregon State Credit Union **Free**
CO-OP® Network (These ATMs are not owned by Oregon State Credit Union)
1-6 transactions per month **Free**
More than 6 transactions per month \$1.50 per transaction
Other machines \$1.50 per transaction

Miscellaneous

Check images printed and mailed \$25 per month
Check collections or exchange \$10 + third-party fees⁴
Deposit bag \$7 per bag
Member in good standing letter No charge
Mortgage amortization schedule No charge
Notary service \$5 per document
Electronic bill paying
Online account access or bill pay No charge
Bill pay stop payment \$25
Plastic card replacement \$6 per card
Safe deposit box rental \$35 to \$110 per year
Safe deposit drilling fee \$25 + third-party fees⁴
Safe deposit re-keying fee \$25 + third-party fees⁴
Special services provided by third-party vendors Actual charge
IRS incorrect SSN or TIN fee Actual charge
Bad address fee \$5 per month
Locator research fee \$25
Levy or garnishment processing fee \$75
Stop payment of business check \$25
Check copy \$5 per check
Statement copy \$5 per statement
Account research \$25 per hour
In-branch cash advance service fee \$15³
Pay by phone \$15 per transaction



Business account service fee disclosures

- ¹ Following a three-month grace period, Business Basic Savings must maintain a minimum daily balance of more than \$250 or, if less than \$250, have one other account type to avoid a \$3 service fee per calendar month. If you have multiple Business Basic Savings accounts, each account may receive a separate fee based on each individual balance.
- ² If we do not pay an overdraft item, there may be a fee as set forth within our fee schedule. We may charge a fee each time an item is submitted for payment. Returned item fees are limited to one per day per account.
- ³ Service fee is charged on cash advances requested in one of our branch locations using a non-Oregon State Credit Union credit or debit card.
- ⁴ Third-party fees are determined by our vendor partners. The total fee (our fee plus third-party fees) will be disclosed at time of service.



Certificate account rates

Term	Balance ranges		
	Subject to minimum opening balance of \$500		
	\$500-24,999	\$25,000-99,999	\$100,000 and more
6-11 months	3.15* (3.20)**	3.25* (3.30)**	3.34* (3.40)**
12-23 months	3.05* (3.10)**	3.15* (3.20)**	3.25* (3.30)**
24-35 months	2.62* (2.65)**	2.71* (2.75)**	2.81* (2.85)**
36-47 months	2.56* (2.59)**	2.61* (2.64)**	2.71* (2.75)**
48-59 months	2.56* (2.59)**	2.61* (2.64)**	2.71* (2.75)**
60 months	2.56* (2.59)**	2.61* (2.64)**	2.71* (2.75)**

* Member Merits do not apply to business/organization accounts, excluding trust accounts.

** Rates in parentheses () indicate annual percentage yield after compounding daily and posting monthly.

See page 6 for certificate account disclosures.

Accurate as of 2/7/26



Certificate account disclosures

Each account holder agrees to the terms set forth on the certificate account rates page and in these disclosures and acknowledges that they are part of the Business Membership and Account Agreement.

- 1. Rate information:** The dividend rates and annual percentage yields are based upon the balance ranges as set forth in the certificate account rates chart. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and annual percentage yield are fixed and will be in effect for the term of the account, except for bump certificates, which offer a one-time rate increase during the term to match the current interest rate offered by Oregon State Credit Union on certificates of the same term and required deposit.
- 2. Compounding and crediting:** Dividends will be compounded daily and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month.
- 3. Balance information:** The minimum balance required to open and maintain each account is \$500. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- 4. Accrual of dividends:** Dividends begin to accrue on cash and non-cash (e.g., check) deposits on the business day you make the deposit into your account.
- 5. Transaction limitations:** After your account is opened, you may not make additional deposits to your certificate account, unless the account is an add-on certificate. You may make additional deposits to your add-on certificate's principal balance after the account is open, until maturity. If your add-on certificate rate is for new money only, any additional deposits must also be new money. You may make dividend withdrawals from all certificate accounts. A withdrawal of dividends will reduce earnings.
- 6. Maturity:** Your account will mature within the term set forth at the time of opening your certificate. IRA certificates must have terms of 12 months or longer, except for the 8-month add-on promotional certificate.
- 7. Early withdrawal penalty:** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - a. How the penalty works:** If certificate funds other than dividends are withdrawn prior to maturity, a penalty is imposed. The penalty assessed may reduce the remaining balance after the withdrawal. If the amount withdrawn reduces the balance below the minimum balance required, the certificate will be canceled, and the penalty will be taken from the entire principal balance.
 - b. Amount of penalty:** The amount of the early withdrawal penalty is based on the term of your account. Term of 365 days or more = \$25, plus 3 percent of the amount withdrawn. Term of 364 days or fewer = \$25, plus 1 percent of the amount withdrawn. Earned dividends will not be subject to a penalty.
 - c. Exceptions to early withdrawal penalty:** We may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- 8. Renewal policy:** Your certificate account will automatically renew for another term upon maturity, at an interest rate offered for that certificate at the time of renewal. There is no grace period. Any changes to the certificate account after the maturity date will result in withdrawal penalties. You may not make additional deposits to a certificate account after it automatically renews to a non-promotional rate and term at maturity.
- 9. Nontransferable/nonnegotiable:** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the credit union. The par value of a regular share in the credit union is \$5.
- 10. Flexible terms:** Flexible terms range from 182 days - 5 years. Flexible terms do not apply to promotional certificate offer.
- 11. Earned interest:** Earned interest may be withdrawn without penalty before the certificate matures.
- 12. Federally insured:** Accounts are federally insured up to \$250,000.