



RATE SCHEDULE – BUSINESS ACCOUNTS

EFFECTIVE January 1, 2024

Account Type	Dividend Rate	APY	Minimum to Open	Minimum to Earn Dividends	Minimum to Avoid Service Fee
Membership Share	0.05%	0.05%	\$ 5.00	\$ 100.00	N/A
Escrow Savings	0.05%	0.05%	\$ 0.00	\$ 1.00	N/A
Simply Business Checking*	0.05%	0.05%	\$ 0.00	\$ 1,000.00	N/A
Simply Non Profit Checking **	0.05%	0.05%	\$ 0.00	\$ 2,000.00	N/A
Money Market Savings					
Tier 1	0.10%	0.10%	\$ 1,000.00	\$ 1,000.00	N/A
Tier 2	0.15%	0.15%		\$ 10,000.00	N/A
Tier 3	0.20%	0.20%		\$ 25,000.00	N/A
Tier 4	0.25%	0.25%		\$ 50,000.00	N/A
Tier 5	0.30%	0.30%		\$ 75,000.00	N/A
Tier 6	0.35%	0.35%		\$ 100,000.00	N/A
Investor's Choice Checking					
Tier 1	0.20%	0.20%	\$10,000.00	\$ 10,000.00	N/A
Tier 2	0.25%	0.25%		\$ 25,000.00	N/A
Tier 3	0.30%	0.30%		\$ 50,000.00	N/A
Tier 4	0.35%	0.35%		\$ 75,000.00	N/A
Tier 5	0.45%	0.45%		\$ 100,000.00	N/A

* In addition, the following applies to Simply Business Accounts: A \$10.00 monthly service fee will be charged. This charge may be reduced by \$5.00 if E-statements option is selected and we have a valid e-mail address on record. Members who maintain an average daily balance of \$5,000 or greater will have the entire service fee waived. This account allows for 500 free combined check clearings and deposit items per month - each additional check clearing or deposit item will be assessed a \$0.15 charge. Overdraft Protection and Courtesy Pay are offered on this account. Limited cash services area available.

**In addition, the follow applies to Simply Non Profit Accounts: A \$5.00 monthly service fee will be charged. This charge may be reduced by \$5.00 if E-statement option is selected and we have a valid e-mail address on record. Members who maintain an average daily balance of \$5,000 or greater will have the entire service fee waived. This account allows for 200 free combined check clearing and deposit items per month - each additional check clearing or deposit item will be assessed a \$0.10 charge. Overdraft Protection and Courtesy Pay are not offered on this account. Limited cash services are available.

APY = Annual Percentage Rate

All Dividend Periods are monthly