SHARONVIEW® FEDERAL CREDIT UNION

Business Services Rates and Fees

Federally insured by NCUA

DEPOSIT RATES

Business Savings[1]

Type	Dividend Rate	APY
Regular Share	0.10%	0.10%

Business Money Market[2]

Average Daily Balance	Dividend Rate	APY
$0 - $9,999.99	0.150%	0.15%
$10,000 - $24,999.99	1.980%	2.00%
$25,000 - 99,999.99	2.956%	3.00%
$100,000 - $249,999.99	3.922%	4.00%
$250,000 - $499,999.99	3.922%	4.00%
>= $500,000	3.922%	4.00%

Business Certificates ($500 Minimum Balance)[3]

Type	Dividend Rate	APY
12 Months	3.344%	3.40%
24 Months	3.102%	3.15%
36 Months	2.225%	2.25%
48 Months	2.956%	3.00%
60 Months	3.053%	3.10%

Rates and fees current as of
August 3, 2026

Business Savings, Money Market, and Certificate Accounts:
[1]Business Savings accounts require $5.00 minimum to open with no minimum balance per month and no monthly maintenance fee.

[2]Business Money Market accounts require $500.00 minimum to open. A minimum monthly balance of $2,500 combined in all Sharonview Business Deposit accounts must be maintained to avoid a $20 monthly maintenance fee.

[3]Minimum balance of $500 required. Penalties may be imposed for early withdrawal as follows: certificate terms of one year or less will forfeit 90 days dividends; terms greater than one year up to five years forfeit 180 days dividends; terms greater than five years forfeit 365 days dividends. The penalty will, if necessary, be taken from the principal amount of the deposit.

Business Checking Accounts:
Standard Business Checking accounts require $50.00 minimum to open with no minimum balance per month and no monthly maintenance fee. No transaction fees are charged for the first 200 debit items and the first 200 credit items per month; thereafter $0.25 per item.

Premium Business Checking accounts require $100.00 minimum to open. A minimum monthly balance of $1,500 combined in all Sharonview Business Deposit accounts must be maintained to avoid a $20 monthly maintenance fee. No transaction fees are charged for the first 375 debit items and the first 375 credit items per month; thereafter $0.25 per item.

Items include checks deposited or paid, online bill payments, and electronic debits and credits. Cash is considered as one transaction; however total cash deposited is subject to the Cash Transaction Fees stated below.

FEE SCHEDULE

Description	Amount
Abandoned Property/Dormancy Processing Fee	$25.00
Account Research/Statement Reconciliation	FREE
Cash Transactions Fee in Excess of Account Maximum	$2.00 per $1,000 deposited or withdrawn
Check Cashing Fee - Non-Members	$15.00/Each
Cross-Border Transaction Fee/VISA International Service Assessment	1%
Debit Card Replacement	$10/Card
Early Account Closure Fee (Within 90 days of opening date)	$5.00
Expedited Courier Fee	$35.00
External Transfer: Incoming & Outgoing (<$2,500) – std	FREE
Outgoing (over $2,500) – std delivery	$3.00/Each
Incoming & Outgoing – Next business day	$5.00/Each
Inactivity Fee (after 12 months without activity)	$20.00/month
Levy/Garnishment Processing	$75.00
Loan Payment Using Debit Card (through Online Banking)	$7.00/Each
Money Orders	$2.00/Each
Non-Network ATM fee	$3.00/Each
Non-Sufficient Funds (NSF) Fee	$32.00**
Official/Cashier's Check: Members	$2.00/Each
Non-Members	$15.00/Each
Overdraft Fee	$32.00**
Overdraft Protection Transfer Fee (Appears as "Transfer Fee" on statement)	$5/each*
Paper Statement Fee	$10.00/Month
Re-open Membership	FREE
Pay by Phone (non SFCU) Fee	$20.00
Returned Mail Fee	FREE
Maintenance Fee for Premium Business Checking Accounts	$20/month
Maintenance Fee for Business Money Market Accounts	$20/month
Stop Payment	$32.00
Total Transactions Fee in Excess of Account Maximum	$0.25/item
Wire Transfers: Incoming Domestic	$10.00
Wire Transfers: Outgoing Domestic	$20.00

**Does not apply to transfers from Home Equity Lines of Credit (HELOC) or Personal Access Lines (PAL)*
***Per occurrence and applies to overdrafts created by check, in-person withdrawal, debit card, ATM withdrawal, or other electronic means*

Cash Transaction Fees apply to all Sharonview Business Savings, Checking and Money Market Accounts as follows: Up to $5,000 per month of cash transactions (deposits and withdrawals) per month, aggregated across all Sharonview Business deposit accounts, are allowed free per month. Thereafter $2.00 per $1,000 in cash transactions (deposits and withdrawals) per month, aggregated across all Sharonview Business deposit accounts.

Rates, terms and conditions are subject to change at any time without notice. APY = Annual Percentage Yield. For Share/Savings, Checking and Money Market Accounts rates may change at any time after the account is opened, based on the determination of the Credit Union's Board of Directors. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period. For all accounts, the dividend and qualifying activity period begins on the first calendar day of the month and ends on the last calendar day of the month; dividends are compounded daily and credited monthly. For Certificates, dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The APY assumes dividends remain in the account until maturity; a withdrawal will reduce earnings. Certificates will automatically renew at maturity after a grace period of 5 business days. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Dividends will not be paid if an account is closed before accrued dividends are credited. Fees may reduce earnings. The par value of a regular share in this credit union is $5. Refer to your Membership Agreement and Disclosures for complete terms and conditions. **Insured by NCUA.**