

DEPOSIT RATES

Business Savings¹

Type	Dividend Rate	APY
Regular Share	0.10%	0.10%

Business Money Market²

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	5.117%	5.25%
24 Months	4.879%	5.00%
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 18, 2023.

Business Savings, Money Market, and Certificate Accounts:

¹Business Savings accounts require \$5.00 minimum to open with no minimum balance per month and no monthly service fee.

²Business 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 service fee.

³Minimum 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.

Transaction Limitations that apply to all Sharonview Business Savings and Money Market Accounts:

Business Checking Accounts:

Standard Business Checking accounts require \$50.00 minimum to open with no minimum balance per month and no monthly service 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 service 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.

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 are subject to change at any time without notice. APY = Annual Percentage Yield. 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 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, 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 calendar days. 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 paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The Dividend Rate and APY set forth in this schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. Dividends will not be paid if an account is closed before accrued dividends are credited. Fees may reduce earnings. 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. 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.**

FEE SCHEDULE

Description	Amount
Abandoned Property/Dormancy Processing Fee	\$25.00
Account Research/Statement Reconciliation	FREE
ATM/Debit/Credit Card Replacement	\$10.00/Card
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	1%
Early Account Closure Fee	\$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); Overdraft Tolerance; Overdraft Protection**	\$32.00*
Official/Cashier's Check: Members	\$2.00/Each
Non-Members	\$15.00/Each
Overdraft Transfer	FREE
Withdrawal or Transfer Fee in Excess of Account Maximum	\$20.00/Item
Paper Statement Fee	\$3.00/Month
Re-open Membership	FREE
Pay by Phone (non SFCU) Fee	\$20.00
Returned Mail Fee	FREE
Service Fee for Premium Business Checking and 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

*Per occurrence - to include repeat presentations

**Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.