



Business Plus Checking

Midsized to large businesses and/or high transaction needs

This is a flexible business checking account that earns monthly dividends, which are credited to the account at the end of each month (the rate may change monthly). An initial deposit of \$25.00 is required to open the account.

Current dividend rate schedule

Balance	Rate	APY
Up to \$24,999.99	0.10%	0.10%
25,000+	0.15%	0.15%

Tiered maintenance charge gives you control. You won't need to switch accounts in the event that you reduce the number of items for a statement cycle.

- Fewer than 101 items*** – \$10.00 *(waived if average daily balance is greater than \$2,499.99)*
- 101 to 250 items** – \$20.00 *(waived if average daily balance is greater than \$9,999.99)*
- 251 to 400 items** – \$30.00 *(waived if average daily balance is greater than \$24,999.99)*
- 400+ items**** – \$30.00 *(waived if average daily balance is greater than \$24,999.99)*
and a per-item charge of \$0.40 is assessed for each item **after** the first 400.

To facilitate your cash needs, a nominal fee may be assessed. The Total Cash In and Out will be aggregated, and a charge will be assessed on the total based upon the following tiers:

Less than \$10,000.01	\$0.00
\$10,000.01 – \$25,000.00	\$0.001
\$25,000.01 – \$100,000.00	\$0.0005
Over \$100,000.00	\$0.00035

Community Checking

501 and 503(c) nonprofits, churches, clubs, and organizations

This is a flexible business checking account that earns monthly dividends, which are credited to the account at the end of each month (the rate may change monthly). An initial deposit of \$25.00 is required to open the account.

Current dividend rate schedule

Balance	Rate	APY
Up to \$24,999.99	0.10%	0.10%
25,000+	0.15%	0.15%

Tiered maintenance charge gives you control. You won't need to switch accounts in the event that you reduce the number of items for a statement cycle.

- Fewer than 101 items*** – \$5.00 *(waived if average daily balance is greater than \$2,499.99)*
- 101 to 250 items** – \$10.00 *(waived if average daily balance is greater than \$9,999.99)*
- 251 to 400 items** – \$15.00 *(waived if average daily balance is greater than \$24,999.99)*
- 400+ items**** – \$15.00 *(waived if average daily balance is greater than \$24,999.99)*
and a per-item charge of \$0.25 is assessed for each item **after** the first 400.

To facilitate your cash needs, a nominal fee may be assessed. The Total Cash In and Out will be aggregated, and a charge will be assessed on the total based upon the following tiers:

Less than \$10,000.01	\$0.00
\$10,000.01 – \$25,000.00	\$0.001
\$25,000.01 – \$100,000.00	\$0.0005
Over \$100,000.00	\$0.00035

*An item is any debit or credit to the account with the exception of wires (as they have a separate charge). Transaction items such as Remote Deposit Capture and Payroll (which are processed through Business Bill Payer) are counted as a single item.

** If you believe this may affect you, see other business services below for ways you may improve your efficiency and reduce your costs.

APY= Annual Percentage Yield. Deposit accounts are insured by account ownership up to \$250,000 by the National Credit Union Administration. Rate is subject to change any time after account opening. Fees could reduce earnings.



Essential Business Checking

Small businesses, new businesses, small non-profits and clubs

- Non-dividend paying account
- Required to utilize e-statements and online access
- An initial deposit of \$25.00 is required to open the account
- Allows for 50 free items* per month. If you have more than 50 items in a month, a per-item charge of \$0.40 is assessed for each transaction **after** the first 50.
- Monthly maintenance fee – \$5.00 (*waived if average daily balance is greater than \$999.99*)

To facilitate your cash needs, a nominal fee may be assessed. The Total Cash In and Out will be aggregated and a charge will be assessed on the total based upon the following tiers:

Less than \$10,000.01	\$0.00
\$10,000.01 – \$25,000.00	\$0.001
\$25,000.01 – \$100,000.00	\$0.0005
Over \$100,000.00	\$0.00035

Business Savings

Rate: 0.10%

APY: 0.10%

Monthly Maintenance Fee: \$8.00

Monthly maintenance fee is waived if ANY ONE of the following is true:

- Have an active business checking account (*checking pricing applies*)
- Maintain a \$500.00 minimum balance in the savings account
- Maintain a \$2,500.00 relationship balance (*includes all outstanding principal loan balances and deposit balances for the business entity*)

Business Optional Money Account (OMA)

- Minimum account opening balance – \$5,000.00
- Monthly maintenance fee – \$10, if balance is below \$5,000.00 at any time during the month

Balance	Rate	APY
Up to \$24,999.99	0.20%	0.20%
\$25,000.00+	0.25%	0.25%

If balance falls below minimum for tier, the rate drops to lower tier.

Business Money Plus

- May issue up to three checks per month
- Minimum account opening balance – \$10,000.00
- Monthly maintenance fee – \$15, if balance is below \$10,000.00 at any time during the month

Balance	Rate	APY
\$10,000.00 to \$34,999.99	0.25%	0.25%
\$35,000.00 to \$74,999.99	0.30%	0.30%
\$75,000.00 to \$124,999.99	0.40%	0.40%
\$125,000 to \$499,999.99	0.50%	0.50%
\$500,000 +	0.75%	0.75%

If balance falls below minimum for tier, the rate drops to lower tier. If balance falls below \$10,000.00 during the month, the dividend rate drops to the Business Savings rate (see above).

*An item is any debit or credit to the account with the exception of wires (as they have a separate charge). Transaction items such as Remote Deposit Capture and Payroll (which are processed through Business Bill Payer) are counted as a single item.

APY= Annual Percentage Yield. Deposit accounts are insured by account ownership up to \$250,000 by the National Credit Union Administration. Rate is subject to change any time after account opening. Fees could reduce earnings.



Business Index Money Market

- Minimum account opening balance – \$100,000.00
- Monthly maintenance fee – \$25, if balance is below \$100,000.00 at any time during the month

Balance	Rate	APY
Up to \$99,999.99	0.25%	0.25%
\$100,000 to \$249,999.99	1.75%	1.77%
\$250,000 to \$499,999.99	2.00%	2.02%
\$500,000 to \$999,999,999.99	2.25%	2.27%

If balance falls below minimum for tier, the rate drops to lower tier. If balance falls below \$100,000.00 during the month, a \$25 fee will be assessed

Business Certificates

TERM	RATE	APY	Min. Bal to Open	Early Withdrawal Penalty*
3 Months	0.30%	0.30%	\$500	30 Days' Dividends
6 Months	0.65%	0.65%		
12 Months	0.90%	0.90%	\$1,000	180 Days' Dividends
13 Months (No New Money Required)	2.03%	2.05%	\$10,000	
13 Months (50% New Money Required or member for >20 yrs)	2.32%	2.35%	\$20,000	
18 Months	1.09%	1.10%	\$1,000	
24 Months	1.29%	1.30%		
30 Months	1.39%	1.40%		
36 Months	1.49%	1.50%		
48 Months	1.59%	1.60%	\$1,000	365 Days' Dividends
49 Month (No New Money Required)	2.03%	2.05%	\$10,000	
49 Months (50% New Money Required or member for >20 yrs)	2.32%	2.35%	\$20,000	
60 Months	1.73%	1.75%	\$1,000	

*Penalty varies based upon the term of the certificate (and may include principal) as follows: Under 1 year = the equivalent of 30 days' dividends; 12 - 36 months or DriveUp Savings = the equivalent of 180 days' dividends; Over 36 months = the equivalent of 365 days' dividends.

**13-Month Certificate Special: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. IRA option available on consumer certificates. Upon renewal, will renew at a 12-Month Term. To receive the higher rate, a \$20,000 minimum opening balance is required, at least \$10,000 of which must be funds not already on deposit with 3Rivers Federal Credit Union at the time of account opening or more than 20 yrs membership.

***49-Month Certificate Special: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. IRA option available on consumer certificates. Upon renewal, will renew at a 48-Month Term. To receive the higher rate, a \$20,000 minimum opening balance is required, at least \$10,000 of which must be funds not already on deposit with 3Rivers Federal Credit Union at the time of account opening or more than 20 yrs membership.

APY= Annual Percentage Yield. Deposit accounts are insured by account ownership up to \$250,000 by the National Credit Union Administration. Rate is subject to change any time after account opening. Fees could reduce earnings.



Other Business Services

- **Business ACH Online** – Streamlines large recurring processing for Businesses/Organizations
 - Business Plus & Essential Business – A one-time \$100 setup charge, then \$20.00 per month
 - Community Checking – A one-time \$100 setup charge, then \$15.00 per month
 - Same day ACH - \$10 per transfer, maximum daily amount of \$25,000
- **Remote Deposit Capture (RDC)**
 - Business Plus & Essential Business – \$50.00 per month (*Business member purchases own scanner*)
 - Community Checking – \$40.00 per month (*Business member purchases own scanner*)
- **For both ACH and RDC**
 - Business Plus & Essential Business – A one-time \$100 setup charge, then \$50.00 per month
 - Community Checking – A one-time \$100 setup charge, \$40.00 per month
- **Business Bill Pay** – Free
- **Wire Transfers**
 - Methods: In-Branch, Call-In, E-mail, Online Account Access (*requires separate agreement*)
 - Incoming Wire Transfer – \$10.00
 - Outgoing Wire Transfer
 - Domestic Recurring/New – \$25.00/\$15.00
 - International Recurring/New – \$60.00/\$50.00
- **Special Cash Orders** – \$50.00 per order
- **Lockable Bag Purchase** – \$10.00 per bag
- **Partnership with Payment Processing Consultants for Merchant Card Services**
- **Sweep Account** – \$50.00 per month