

SUMMARY of ACCOUNT TERMS and FEES

Business Checking Account

This Rate and Fee Schedule for the White Rose Credit Union Business Checking Account sets forth certain conditions, rates, fees, charges, and limitations applicable to your share draft, account at White Rose Credit Union as of: schedule is incorporated as part of your account agreement with the credit union. Remember this is an application process. You can be turned down. The Credit Union reserves the right to make subsequent changes.

A. Terms

Business Checking Account

Required Opening Deposit	none
Declared Dividend Rate Last Dividend Period	0.000%
Annual Percentage Yield APY Last Dividend Period	0.00%
Prospective Dividend Rate This Dividend Period	0.000%
Prospective Dividend APY This Dividend Period	0.00%
Required Minimum to Earn stated Dividends	N/A
Statement Period	monthly

B. Examples of how a White Rose Business Checking Account Works:

1. **If you maintain a daily minimum balance of \$300:** you will be charged \$5 per month for your checking account. Providing you write 50 or less checks monthly, \$5 will be your only monthly fee. However, should you write more than 50 checks per month, you will also be charged 15 cents for each check over 50.
2. **What happens if you fall below \$300 on any day of the month?** Your monthly fee will become \$8. You will still be able to write 50 checks without a per check fee.
3. **If you maintain a daily minimum balance of \$2,500:** you will be charged \$5 per month for your checking account. You may write as many checks during the month that you maintain \$2,500 without any additional per check fees.
4. **You need not pick a plan** White Rose Credit Union's Business Checking is simple. One plan for all business checking accounts.
5. **These examples do not apply to other than minimum balance fees and per check charges.** See below for other possible fees and charges. If you have any specific concerns not addressed by this disclosure, feel free to contact a member service representative.
6. Member accounts in the Credit Union are **federally insured by the NCUSIF.**

C. Fees & Charges

Share Draft

Below \$300

Above \$300

Above \$2,500

Account Reconciliation Fee	\$20 per hour			
Address Correction Fee	\$5.00 per correction			
Check Order Fees	1 box free per year with \$500/mo direct deposit			
Draft Copy Fee	\$2.50 per item			
Draft or ACH Returned NSF Fee	\$35.00 per item			
Escheat Fee	\$35.00			
Monthly Service Fee		\$8.00	\$5.00	\$5.00
Overdraft Transfer Fee	\$2.00 per day			
Per Check Charge first 50 checks	none			
Per Check Charge over 50 checks		\$0.15 per item	\$0.15 per item	none
Return ACH Fee	\$35.00 per item			
Return Item Fee	\$20.00 per item			
Statement Copy Fees	\$3.00 per item			
Stop Payment Order Fee	\$25.00 per item			
Wire Fee Incoming/Outgoing	\$10.00/\$20.00 per item			
Writ of Execution/Domestic Relation/Tax Levy	\$75.00			

D. Transaction Limitations

1. The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not more than 60 days before such withdrawal.
2. It is not the credit union's policy to carry large cash balances in our vault. Therefore, we reserve the right to give members a credit union check in lieu of requests for large cash withdrawals. You may however choose wire transfers.
3. To have any accounts at the credit union you must be a member or your company must sponsor their employees. Members AND Businesses are required to maintain a par value of \$5 balance in a regular share account.