



# Business Accounts - Savings and Checking Rates and Fee Schedule

## Effective May 15, 2025

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your business savings and checking accounts at Oregon Community Credit Union ("Credit Union") at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this schedule and acknowledges that it is a part of the Business Membership and Account Agreement.

### Business savings and checking accounts

Savings products	Balance tiers for tiered rate accounts	Dividend/interest rate	Annual percentage yield	Minimum opening balance	Minimum daily balance to earn interest	Interest compounded/credited	Fees
<b>Business Savings</b> (Establishes Credit Union membership.)	N/A	0.05%	0.05%	\$5	\$5.01	Monthly	\$0
<b>Business Money Market</b> (When balance tier is met, APY for tier applies to all funds in account.)	\$500-\$4,999.99 \$5,000-\$9,999.99 \$10,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$999,999.99 \$1,000,000+	1.00% 1.29% 1.74% 1.98% 2.13% 2.28% 2.72%	1.00% 1.30% 1.75% 2.00% 2.15% 2.30% 2.75%	\$100	\$500	Monthly	\$0

Checking products	Balance tiers for tiered rate accounts	Dividend/interest rate	Annual percentage yield	Minimum opening balance	Minimum daily balance to earn interest	Interest compounded/credited	Fees
<b>*Launch Business Checking</b>	N/A	N/A	N/A	\$100	N/A	N/A	N/A
<b>*Thrive Business Checking</b>	N/A	0.05%	0.05%	\$100	\$3000	Monthly	<sup>1</sup> \$15.00
<b>*Optimum Business Checking</b>	N/A	0.45%	0.45%	\$100	N/A	Monthly	\$16.00
<b>IOLTA Checking</b> (Interest on Lawyers Trust Account.)	N/A	3.35%	3.40%	N/A	N/A	Monthly	N/A
<b>Mission Driven Checking<sup>(sm)</sup></b> (Nonprofit organizations.)	N/A	N/A	N/A	\$100	N/A	N/A	N/A

**Account fees** (for a complete listing of fees, refer to page 2 of this rate & fee schedule)

* Checking account monthly service fee is eligible for a \$2 discount when your monthly statements are received via eStatements. Your discount will be reflected within the "net service charges" summary of your eStatement.	
<sup>1</sup> Thrive Business Checking account monthly service fee may be waived if account maintains minimum of \$3,000 average balance during the statement cycle.	
<b>Business checking account overdraft transfer increments</b>	From business savings account to checking account--\$100 increments up to available balance.
<b>Zero (\$0) balance accounts</b>	If your business account(s) has a \$0.00 (zero) balance for ninety (90) days or more, the credit union reserves the right to close the account without notice to you.

### Truth in Savings disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

- Rate.** The dividend rate and annual percentage yield on your accounts are set forth above. For interest-bearing accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union Board of Directors.
- Nature of dividends.** 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 annual percentage yield set forth above are accurate as of the effective date that the Credit Union anticipates paying for the applicable dividend period.
- Compounding and crediting.** Dividends and interest will be compounded and credited as set forth above. The dividend period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth above.
- Accrual of dividends/interest.** Dividends and interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
- Balance information.** The minimum balance required to open each account is set forth above. For money market and money market accounts, the minimum balance required to obtain the stated annual percentage yield is set forth above. If the minimum balance is not met, you will not earn the stated annual percentage yield. For checking accounts, the minimum balance required to avoid a service fee is set forth above. For all dividend/interest-bearing accounts, dividends/interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

### Unsolicited emails and telephone calls

The Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone regarding service and to respond to individual requests, we will never ask for personal information like ATM & debit card PIN numbers, or online banking passwords. Additionally, though we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any concerns or questions about any suspicious communication from the Credit Union, rather than provide any information, please contact us by calling one of our regular telephone numbers noted at the bottom of this page.

### Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person/entity who opens an account. What this means for you: When you open an account with the Credit Union, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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The rates appearing in this schedule are accurate and effective for business accounts as of the effective date indicated herein. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 541.687.2347 or 800.365.1111. You may also obtain this information on our website at MyOCCU.org.



**Account Fee Disclosure Summary**  
**Effective October 18, 2024**

**Business deposit accounts** (currently offered account types)

<b>Membership</b>		<b>Ancillary Service Fees</b>	
Par value of membership share (minimum deposit requirement).....	\$5	<b>Credit Card fees</b>	
<b>Savings and checking account fees</b>		Expedited card delivery	
Currency strap purchases (per strap) .....	\$0.50	Domestic.....	\$30
Deposited items in savings over 30 per month (per item).....	\$0.30	International.....	\$45
Rolled coin purchases (per roll) .....	\$0.10	ATM/ITM transaction service (withdrawals at non-CO-OP ATMs) <sup>2</sup> ...	\$1
Deposit correction .....	\$2	<i>For a complete list of fees, terms and conditions, please refer to your cardholder agreement.</i>	
Bad address (per month).....	\$5	<b>Online ACH Origination/Wire Service Fees</b>	
Dormant account (per month) <sup>1</sup> .....	\$7	Wires (monthly).....	\$23
Plastic deposit bags.....	Actual Cost	ACH (monthly).....	\$30
<b>Launch Business Checking fees</b>		ACH and wires (monthly).....	\$35
Cash deposits over \$5,000 per month.....	\$0.20	<b>Extended overdraft (EOD) / non-sufficient funds fees</b>	
(\$0.20 for every \$100 per cash deposit exceeding \$5000)		Extended overdraft fee (EOD) <sup>3</sup> .....	\$25
<b>Thrive Business Checking fees</b>		Insufficient funds fee <sup>3</sup> .....	\$25
Monthly service fee.....	\$15	<b>Safe Deposit Box Fees</b>	
Monthly transactions exceeding 500.....	\$0.20	2 X 5 annual rent (Downtown Branch only).....	\$30
(includes ACH debits/credits, cleared checks and deposited checks)		3 X 5 annual rent .....	\$35
Cash deposits over \$15,000 per month.....	\$0.20	5 X 5 annual rent.....	\$45
(\$0.20 for every \$100 per cash deposit exceeding \$15,000)		3 X 10 annual rent.....	\$50
<b>Optimum Business Checking fees</b>		5 X 10 annual rent.....	\$65
Monthly service fee.....	\$16	10 X 10 annual rent.....	\$105
Per item transaction.....	\$0.10	Lost keys and/or box drilling.....	Actual Cost
(includes debits/credits, cleared checks, deposited checks, ACH transactions)		<b>Miscellaneous fees</b>	
Cash deposits or withdrawals per every \$100.....	\$0.10	Collection (Domestic/International) items.....	Actual Cost
Deposit Ticket fee .....	\$0.25	Fed Ex request.....	Actual Cost
<b>MyOCCU Online &amp; Mobile</b>		Garnishment/levy.....	Actual Cost
Online banking external transfer failed transfer.....	\$25		

<sup>1</sup> Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.

<sup>2</sup> ATM/ITM surcharge fee may be charged to your account with each completed transaction by the ATM/ITM owner/operator if the ATM/ITM is not part of the OCCU or Co-Op ATM/ITM networks.

<sup>3</sup> Extended overdraft (EOD) occurs when a withdrawal (in person or electronic) transaction(s) brings the available balance in the account negative. Available balance excludes the amount of the recent deposits subject to hold and holds for pending debit and other transactions. Refer to account agreement for further details.

