

Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ **New Account**

☐ **Request for Information**

EFFECTIVE DATE:

	VARIABLE RATE			
Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
Business Savings(1)		_____ %	_____ %	
Business Shares Pledged Share(1)		_____ %	_____ %	
Business High Yield Savings(1)(2)	\$10,000.00 - \$50,000.00	_____ %	_____ %	
	\$50,000.01 & Greater	_____ %	_____ %	
Business Checking(1)		_____ %	_____ %	
Business Money Market(1)(2)	\$1,999.99 & Less	_____ %	_____ %	
	\$2,000.00 - \$50,000.00	_____ %	_____ %	
	\$50,000.01 - \$100,000.00	_____ %	_____ %	
	\$100,000.01 & Greater	_____ %	_____ %	
	FIXED RATE (Certificate Accounts)			
Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Business Certificate(3)	\$ _____	3 Month ☐	_____ %	_____ %
	\$ _____	6 Month ☐	_____ %	_____ %
	\$ _____	12 Month ☐	_____ %	_____ %
	\$ _____	24 Month ☐	_____ %	_____ %
	\$ _____	36 Month ☐	_____ %	_____ %
	\$ _____	48 Month ☐	_____ %	_____ %
	\$ _____	60 Month ☐	_____ %	_____ %
	\$ _____	___ Month ☐	_____ %	_____ %
	\$ _____	___ Month ☐	_____ %	_____ %
	\$ _____	___ Month ☐	_____ %	_____ %
Business Special Certificate(3)	\$ _____	___ Month ☐	_____ %	_____ %
	\$ _____	___ Month ☐	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (517) 784-7101.

Schedule of Fees and Charges

CHECKING/ACH

Business Checking	\$5.00 per month
Copy of Statement/Draft/Check or Deposit per item/Transaction History	\$5.00
Stop Payment on Check	\$30.00
Stop Payment on ACH	\$30.00
Stop Payment Online Bill Pay	\$30.00
Returned Items	\$35.00
Returned Mail/Bad Address	\$5.00 per month
Overdraft/Courtesy Pay	\$30.00

ATM & DEBIT CARD

Replacement Card & PIN	\$7.00
Copy of POS/Debit Transaction	\$12.00
Card Rushed Via Mail Service	Actual shipping costs

CHECKS

Cashiers Check	\$5.00
Stop Payment - Cashiers Check	\$30.00

WIRE TRANSFERS

Wire to Financial Institution within United States	\$30.00
Wire to Financial Institution outside United States	\$50.00

SAFE DEPOSIT BOXES

3x5 Annual Fee	\$20.00
5x5 Annual Fee	\$25.00
3x10 Annual Fee	\$30.00
5x10 Annual Fee	\$50.00
10x10 Annual Fee	\$85.00
15x10 Annual Fee	\$110.00
Replacement Key	\$50.00 to \$200.00
Re Drill Lock Box	Up to \$250.00

OTHER FEES

Garnishment Fee	\$75.00 per item
Inactive Account Fee	\$5.00 per month
Escheatment Fee	\$50.00
Reconcilement of Account	\$25.00 hourly fee
Stop Payment in Online Banking	\$25.00 per item
One-Time ACH Payment - by Phone	\$10.00
Night Drop - Duplicate Key	\$5.00
UPS Fees - Next Day Early A.M.	Actual shipping costs
UPS Fees - Next Day	Actual shipping costs
UPS Fees - Next Day Air Saver	Actual shipping costs
UPS Fees - 2 Day Air	Actual shipping costs
Close/Reopen Account Transfer Fee	\$35.00
Web Pay Guest Payment	\$10.00
Phone Transfer Fee	\$3.00
Item Processing Special Handling	\$15.00
Non-Member Notary Fee.....	\$10.00
Out of Network ATM Fee.....	\$3.50 per transaction
Paper Statement Fee.....	\$5.00 per month