

PO BOX 477 NORTH HAVEN, CT 06473-0477

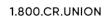
Dividend Schedule for Business Accounts

	ACCOUNT TYPE	Business Share Savings	Business Money Market Share Account*	Business Share Certificate of Deposit	Complete Business Checking	Complete Business Checking Plus	Complete Business Checking for Non-Profits**
DIVIDENDS							
Dividend Rate/Annual Percentage Yield (APY)		0.05%/0.05%	\$0.01 to \$2,499.99 0.05%/0.05% \$2,500.00 - \$9,999.99 0.10%/0.10% \$10,000.00 - \$24,999.99 0.10%/0.10% \$25,000.00-\$49,999.99 0.10%/0.10% \$50,000.00-\$99,999.99 0.20%/0.20% \$100,000.00 or greater 0.30%/0.30%	Term: Rate/APY: /	N/A	0.10%/0.10%	0.10%/0.10%
Dividends Compounded		Monthly	Monthly	Monthly	N/A	Monthly	Monthly
Dividends Credited		Monthly	Monthly	Monthly	N/A	Monthly	Monthly
Dividend Period		Calendar Month	Calendar Month	Calendar Month	N/A	Calendar Month	Calendar Month
BALANCE REQUIREMENTS							
Monthly Service Fee		\$0	\$0	\$0	\$0	\$14.95 if balance falls below \$1,000	\$0
Minimum Opening Deposit		\$25	-	\$500	\$0	\$0	\$0
Minimum Balance to Avoid a Service Fee		N/A	N/A	N/A	N/A	\$1,000	N/A
Minimum Balance to Earn the Stated APY		\$25	\$0.01	\$500	N/A	Dividend paid on all balances	Dividend paid on all balances
Balance Method		Daily Balance	Daily Balance	Daily Balance	N/A	Daily Balance	Daily Balance

*\$500 minimum withdrawal on Business Money Market Share Account

** Certificate of 501(c) status is required.







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Connex Credit Union Business Accounts Fee Schedule August 2023

The rates, fees and terms applicable to your account at Connex Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

MONTHLY CHECKING FEES

Complete Business Checking:\$	0				
Complete Business Checking for					
Non-Profits:\$	0				
Complete Business Checking Plus:\$	14.95 if balance				
fa	alls below \$1,000.00				
SERVICE FEES APPLICABLE TO ALL ACCOUNTS					
Account Research/Reconciliation Fee:	\$50 per hour				
Statement Copy Fee:	\$5 per copy				
Deposited Item Return Fee:	\$20 per item				
Legal Process Fee:					
Account Closure Fee: (If closed within 3 months)\$0					
Copy of Share Draft Fee:	6 free per year,				
	then \$2.50 per copy				
Copy of Official Check Fee:	\$5 per item				
Interim Statement Fee:					
International Deposit Fee:	\$10 per item				
Debit Card Replacement Fee:	\$10 per card				
(First two cards free)					
ATM/Mobile Incorrect Deposit Fee:					
Official Check Charge:\$1 per item					
(Any check under \$500.)					
Inactive Account Fee:					
(Regular Share Account - after 6 months and balance under \$50)					
Bad Address Fee:					
Share to Share Transfer through Call Center:					
Rolled Coins Fee:\$0					
Deposited Check Fee:					
Temporary Checks:					
Share Account Transfer to Cover Overdraft Fee\$10 per item					
Expedited Funds Transfer Fee\$3 per item					
Extended Overdrawn Balance Fee\$35					
(Applies to accounts overdrawn for 5 consecutive business days. Fee applied on the 6th business day.)					
Paid/Returned Non-Sufficient Funds Fee/.	\$35 per item				
(Share Draft Checking, Debit Card, Automatic Debit - includes External					
Transfers, Bill Payment Connex, Bill Payment Merchant Processor)					
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PAPER STATETMENT FEE

Complete Business Checking:.....\$2 per statement (No fee for eStatements) Complete Business Checking for Non-Profits:...\$0 Complete Business Checking Plus:.....\$2 per statement (No fee for eStatements)

ATM WITHDRAWAL FEE

Connex ATMs:	\$0
Non-Connex ATMs:	7 free per month,
(Allpoint [®] is a non-Connex ATM)	then \$2 per withdrawal

STOP PAYMENT FEE

Includes: Share Draft, Official Check, Bill Payment Merchant Processor, Funds Transfer, ACH Origination:......\$35 per item

ONLINE BANKING SERVICES

Online Banking via Internet:F	ree
Online Bill Payment:F	ree

WIRE TRANSFER SERVICES

Wire Transfer (incoming) Fee:	\$15 per transfer
Wire Transfer (outgoing) Fee:	\$25 per transfer
International Wire (outgoing) Fee:	\$40 per transfer

CHECK PRINTING FEES

Check Printing Fee:.....First order free up to \$35. Shipping charges apply.

The fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated on this Fee Schedule.

August 2023



