

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: <hr/> 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.

August 2023

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
falls 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:.....\$100
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:.....\$5 per statement
International Deposit Fee:.....\$10 per item
Debit Card Replacement Fee:.....\$10 per card
(First two cards free)
ATM/Mobile Incorrect Deposit Fee:.....\$2 per deposit
Official Check Charge:.....\$1 per item
(Any check under \$500.)
Inactive Account Fee:.....\$5 per month
(Regular Share Account - after 6 months and balance under \$50)
Bad Address Fee:.....\$2.50 per month
Share to Share Transfer through Call Center:.....\$0 per transfer
Rolled Coins Fee:\$0
Deposited Check Fee:\$0
Temporary Checks:.....\$1 per check
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)

PAPER STATEMENT 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:Free
Online Bill Payment:.....Free

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.

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