



BUSINESS CHECKING RATE AND FEE SCHEDULE

Effective: January 1, 2014

BUSINESS CHECKING	
Minimum Opening Deposit	\$0.00
Minimum Monthly Balance	\$1,000.00
Minimum Balance to Earn Credit	\$0.01
Earned Credit Rate	0.05%
Charge per Check Written	≤150 =\$.00 >150=\$.12 ea
Charge per Check Deposited	\$0.02
Account Limitations	Minimum balance required to avoid \$8.00 monthly service charge.
Deposited Funds Considered Collected	2 Days

BUSINESS INTEREST CHECKING				
Min Opening Deposit	\$0.00			
Minimum Monthly Balance	\$1,500.00			
Minimum Balance to Earn Dividend	\$1K	\$2.5K	\$5K	\$10K
Rate	0.05%	0.05%	0.05%	0.05%
APY	0.05%	0.05%	0.05%	0.05%
Charge per Check Written	≤150 =\$.00 >150=\$.12 ea			
Charge per Check Deposited	\$0.02			
Account Limitations	Minimum balance required to avoid \$10.00 monthly service charge.			

SOLE PROPRIETORSHIP CHECKING	
Min Opening Deposit	\$0.00
Minimum Monthly Balance	\$300.00
Charge per Check Written	≤50 =\$.00 >50=\$.12 ea
Account Limitations	Minimum balance required to avoid \$6.50 monthly service charge.

SOLE PROPRIETORSHIP INTEREST CHECKING	
Min Opening Deposit	\$0.00
Minimum Monthly Balance	\$300.00
Minimum Balance to Earn Dividend	\$1,000.00
Rate / APY	.05% / .05%
Charge per Check Written	≤50 =\$.00 >50=\$.12 ea
Account Limitations	Minimum balance required to avoid \$6.50 monthly service charge.

BUSINESS MONEY MARKET						
Min Opening Deposit	\$0.00					
Minimum Balance to Earn Dividend	\$500	\$10K	\$25K	\$50K	\$100K	\$250K
Rate	0.05%	0.10%	0.10%	0.15%	0.20%	0.20%
APY	0.05%	0.10%	0.10%	0.15%	0.20%	0.20%

3 Withdrawals processed per month by check, up to 3 by telephone or pre-arranged, unlimited over the counter, minimum withdrawal \$100.00

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your deposit accounts at Wauna Federal 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 Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement and Share and Draft Account Rate and Fee Schedule.

