# Small Business Accounts - Loan Rates and Fee Schedule
## Effective July 1, 2026

This Schedule is intended for informational purposes only. This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to business loan accounts at Oregon Community Credit Union. The Credit Union reserves the right to offer other rates and fees and to change the rates and fees contained in this schedule at any time. Each account holder agrees to the terms set forth on this schedule and acknowledges that it is a part of the Membership and Account Agreement. The Schedule does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply. See account disclosure for details.

| Product | Description | Annual Percentage Rate (APR) |
|---|---|---|
| **Business Credit Card** | Variable APR for business purchases based on credit qualifications. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. APR is based on credit qualifications. | **Purchases: 13.49% – 20.49%**<br>**Cash advances: 18.49% – 25.49%** |
| **Unsecured Business Line of Credit** | Variable working capital line of credit for recurring business needs. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. Minimum APR 3.25%. APR is based on credit qualifications. | **12.25%–16.99%** |
| **Secured Business Vehicle Loans** | Vehicle-secured business financing with pricing shown by term. Fixed APR will be based on credit qualifications, length of loan, and loan amount. Max loan amount $250,000. | **0–36 months 6.15% – 8.30%**<br>**37–60 months 6.48% – 8.77%**<br>**61–84 months 6.49% – 9.49%** |
| **Secured Business Equipment Loans** | Equipment-secured business financing with pricing shown by term. Fixed APR will be based on credit qualifications, length of loan, and loan amount. Max loan amount $250,000. | **0–36 months: 12.99% – 16.99%**<br>**37–60 months: 14.99% – 18.99%**<br>**61–84 months: 14.99% – 18.99%** |
| **Secured Business Line of Credit** | Collateral-secured line of credit for flexible business borrowing needs. Variable APR based on the Prime Rate (published in the Wall Street Journal), plus/minus a margin. Minimum APR 4.00%. | **7.25%–9.50%** |

**Prime Rate: 6.75%**

*All APRs listed above exclude any fees or finance charges that may apply and increase the actual APR at closing. Please call the Credit Union for the applicability of any fees, points or finance charges.*

The rates and fees appearing in this schedule are accurate and effective for Loan Services 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 800.365.1111. You may also access this information on our website at MyOCCU.org. Federally insured by NCUA.

# Account Fee Disclosure Summary
# Effective July 1, 2026

## Business deposit accounts (currently offered account types)

**Membership**

| | |
|---|---|
| Par value of membership share (minimum deposit requirement) | $5 |

**Savings and checking account fees**

| | |
|---|---|
| Currency strap purchases (per strap) | $0.50 |
| Deposited items in savings over 30 per month (per item) | $0.30 |
| Rolled coin purchases (per roll) | $0.10 |
| Deposit correction | $2 |
| Inactivity (per month)[1] | $7 |
| Plastic deposit bags | Actual Cost |

**Launch Business Checking fees**

| | |
|---|---|
| Cash deposits over $5,000 per month | $0.20 |
| ($0.20 per every $100 per cash deposit exceeding $5000) | |

**Thrive Business Checking fees**

| | |
|---|---|
| Monthly service fee | $15 |
| Monthly transactions exceeding 500 | $0.20 |
| (includes ACH debits/credits, cleared checks and deposited checks) | |
| Cash deposits over $15,000 per month | $0.20 |
| ($0.20 per every $100 per cash deposit exceeding $15,000) | |

**Optimum Business Checking fees**

| | |
|---|---|
| Monthly service fee | $16 |
| Per item transaction | $0.10 |
| (includes ACH debits/credits, cleared checks, deposited checks) | |
| Cash deposits per every $100 | $0.10 |
| Deposit Ticket fee | $0.25 |

**MyOCCU Online & Mobile**

| | |
|---|---|
| Online banking external transfer failed transfer | $25 |

**Miscellaneous fees**

| | |
|---|---|
| Collection (Domestic/International) items | Actual Cost |
| Fed Ex request | Actual Cost |
| Garnishment/levy | Actual Cost |

**Ancillary Service Fees**

**Monthly Treasury Management Service Fees**

| | |
|---|---|
| Domestic Wire Origination | $23 |
| ACH Origination | $30 |
| ACH and Domestic Wire Origination | $35 |
| Desktop Remote Deposit Capture | $50 |
| Scanner Maintenance fee (per scanner) | $25 |
| Check and ACH Positive Pay | $40 |
| Check Positive Pay | $35 |
| ACH Positive Pay | $10 |
| Positive Pay additional account | $10 |

**Business Sweep Fees**

| | |
|---|---|
| Zero Balance Account (ZBA) Monthly Maintenance Fee | $25 |
| Money Market Monthly Maintenance Fee | $25 |
| LOC Monthly Maintenance Fee | $25 |

**Extended overdraft (EOD) / non-sufficient funds fees**

| | |
|---|---|
| Extended overdraft fee (EOD)[2] | $25 |
| Insufficient funds fee[3] | $25 |

**Safe Deposit Box Fees**

| | |
|---|---|
| 2 X 5 annual rent (Downtown Branch only) | $30 |
| 3 X 5 annual rent | $35 |
| 5 X 5 annual rent | $45 |
| 3 X 10 annual rent | $50 |
| 5 X 10 annual rent | $65 |
| 10 X 10 annual rent | $105 |
| Lost keys and/or box drilling | Actual Cost |

[1] Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.

[2] 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.

## Business loan accounts (for a complete list of fees see OCCU loan agreement)

**Line of Credit and Loan fees**

| | |
|---|---|
| Returned payment | $25 |
| Late payment | Varies |
| ($25 or 5% of outstanding monthly payment due, whichever is greater) | |

**Unsecured Business Line of Credit**

| | |
|---|---|
| Annual fee | $100 |

**Secured Business Line of Credit**

| | |
|---|---|
| UCC filing fee (if applicable) | $15 |
| Reconveyance | Actual Cost |

**Secured Business Equipment Loans**

| | |
|---|---|
| UCC filing fee (if applicable, at loan origination) | $15 |

**Secured Business Vehicle Loans**

| | |
|---|---|
| UCC filing fee (if applicable, at loan origination) | $15 |
| DMV fees (if applicable, at loan origination) | Actual Cost |

**Credit card fees**

| | |
|---|---|
| Balance transfer | Varies |
| ($10 or 3% of the amount of each transfer, whichever is greater) | |
| Cash advance | Varies |
| ($10 or 3% of the amount of each advance, whichever is greater) | |
| Late payment | Up to $25 |
| Returned payment | Up to $25 |
| Expedited card delivery | |
| Domestic | $30 |
| International | $45 |
| ATM/ITM transaction service (withdrawals at non-CO-OP ATMs)[3] | $1 |

*For a complete list of fees, terms and conditions, please refer to your cardholder agreement.*

[3] 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