Business Accounts - Savings and Checking Rate and Fee Schedule
Effective October 8, 2026

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your savings and checking 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.

Business savings and checking accounts

Savings products	Balance tiers for tiered rate accounts	Dividend/ interest rate	Annual percentage yield	Minimum opening balance	Minimum daily balance to earn interest	Interest compounded/ credited	Fees
Business Savings (Establishes Credit Union membership.)	N/A	0.05%	0.05%	$5	$5.01	Monthly	$0
Business Money Market (When balance tier is met, APY for tier applies to all funds in account.)	$500-$4,999.99 $5,000-$9,999.99 $10,000-$49,999.99 $50,000-$99,999.99 $100,000-$249,999.99 $250,000-$999,999.99 $1,000,000+	1.00% 1.29% 1.74% 1.98% 2.13% 2.28% 2.72%	1.00% 1.30% 1.75% 2.00% 2.15% 2.30% 2.75%	$100	$500	Monthly	$0

Checking products	Balance tiers for tiered rate accounts	Dividend/ interest rate	Annual percentage yield	Minimum opening balance	Minimum daily balance to earn interest	Interest compounded/ credited	Fees
Launch Business Checking	N/A	N/A	N/A	$100	N/A	N/A	N/A
Thrive Business Checking*	N/A	0.05%	0.05%	$100	$3000	Monthly	[1]$15.00
Optimum Business Checking*	N/A	0.45%	0.45%	$100	N/A	Monthly	$16.00
IOLTA Checking (Interest on Lawyers Trust Account.)	N/A	Call for current rate	Call for current rate	N/A	N/A	Monthly	N/A
Mission Driven Checking(sm) (Nonprofit organizations.)	N/A	N/A	N/A	$100	N/A	N/A	N/A

Account fees (for a complete listing of fees, refer to page 2 of this rate & fee schedule)

* Checking account monthly service fee is eligible for a $2 discount when your monthly statements are received via eStatements. Your discount will be reflected within the "net service charges" summary of your eStatement.	
[1] Thrive Business Checking account monthly service fee may be waived if account maintains minimum of $3,000 average balance during the statement cycle.	
Business checking account overdraft transfer increments	From business savings account to checking account will equal the amount of the defecit.
Zero ($0) balance accounts	If your business account(s) has a $0.00 (zero) balance for ninety (90) days or more, the credit union reserves the right to close the account without notice to you.

Truth in Savings disclosures
Except as specifically described, the following disclosures apply to all of the accounts:
1. Rate. The dividend rate and annual percentage yield on your accounts are set forth above. For interest-bearing accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union Board of Directors.
2. Nature of dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The dividend rate and annual percentage yield set forth above are accurate as of the effective date that the Credit Union anticipates paying for the applicable dividend period.
3. Compounding and crediting. Dividends and interest will be compounded and credited as set forth above. The dividend period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth above.
4. Accrual of dividends/interest. Dividends and interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If an account is closed, interest accrued will be credited to the account and included in the closeout balance.
5. Balance information. The minimum balance required to open each account is set forth above. For money market and money market accounts, the minimum balance required to obtain the stated annual percentage yield is set forth above. If the minimum balance is not met, you will not earn the stated annual percentage yield. For checking accounts, the minimum balance required to avoid a service fee is set forth above. For all dividend/interest-bearing accounts, dividends/interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

Unsolicited emails and telephone calls
The Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone regarding service and to respond to individual requests, we will never ask for personal information like ATM & debit card PIN numbers, or online banking passwords. Additionally, though we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any concerns or questions about any suspicious communication from the Credit Union, rather than provide any information, please contact us by calling one of our regular telephone numbers noted at the bottom of this page.

Important information about procedures for opening a new account
To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person/entity who opens an account. What this means for you: When you open an account with the Credit Union, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Federally Insured by NCUA

The rates appearing in this schedule are accurate and effective for business accounts 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 541.687.2347 or 800.365.1111. You may also obtain this information on our website at MyOCCU.org.

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 per every $100 per cash deposit exceeding $5000)	$0.20

Thrive Business Checking fees

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

Optimum Business Checking fees

Monthly service fee	$16
Per item transaction (includes ACH debits/credits, cleared checks, deposited checks)	$0.10
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 ($25 or 5% of outstanding monthly payment due, whichever is greater)	Varies

Unsecured Business Line of Credit

Annual fee	$100

Secured Business Line of Credit

UCC filing fee (if applicable, at loan origination)	$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 ($10 or 3% of the amount of each transfer, whichever is greater)	Varies
Cash advance ($10 or 3% of the amount of each advance, whichever is greater)	Varies
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

NCUA
Federally Insured by NCUA

The rates and fees appearing in this schedule are accurate and effective for all accounts 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