

Business Services Rate & Fee Schedule

Account Type	Business Share	Business Money Market	Business Plus	Business Platinum	Business Non-Profit
Opening Deposit	\$5	\$5000	\$100	\$100	\$100
Minimum Balance	\$5	\$5000	\$0	\$100	\$0
Service Charge	\$0	3 free withdrawals then \$10 fee per withdrawal	\$0	\$20	\$0
Check Deposits	See Account Limitations	See Account Limitations	50 check deposits per month, .25 for each over	150 check deposits per month, .25 for each over	100 check deposits per month, .25 for each over
Share Drafts	See Account Limitations	See Account Limitations	50 share drafts per month, then .25 for each over	150 share drafts per month, then .25 for each over	100 share drafts per month, then .25 for each over
Cash/Currency Amount	See Account Limitations	See Account Limitations	\$5,000 per month, then .50% for amount over	\$7,500 per month, then .50% for amount over	\$10,000 per month, then .25% for amount over
Dividend Rate			non-interest bearing	non-interest bearing	non-interest bearing
Annual Percentage Yield			non-interest bearing	non-interest bearing	non-interest bearing

Business Account Fees

NSF fee	\$30.00 per item
Overdraft from Savings	\$5.00 per item
Stop Payment fee	\$30.00 per item
Temporary Checks	\$1.00 per 4 checks
Check Printing fee	Market price
Photocopy of Check	\$3.00 per item
Online Banking	Free
Bill Pay	Free
Nonproprietary ATM fees	\$1.00 to \$2.00
ACH/Point of Sales NSF fee	\$30.00
Account Reconciliation fee	\$10.00 per hour
Account Research fee	\$10.00 per hour
Account Activity Printout fee	\$2.00 per account
Account Statement Copy fee	\$5.00 per statement
Cashier Checks	\$5.00 per check
Check Cashing (non member)	\$5.00 or 3% whichever is greater.
Coin Counting	2% of coin amount
Deposit Item Return fee	\$5.00 per item
Dormant Account fee	\$5.00 per month charged after 1 year
Electronic Statements	Free
Items sent for collections	\$10.00 per item
Legal Order/Garnishment/Levy	\$20.00 per item
Money Orders	\$2.00 per item
Return Mail Statement fee	\$5.00 per statement
VISA Gift Card	\$3.00
Western Union fee	\$15.00 per transfer
Wire Transfer fee USA fee (outgoing)	\$15.00 per transfer
Wire Transfer International fee	\$35.00 per transfer

LOCATIONS

LaPlace Branch
350 Belle Terre Blvd
LaPlace, LA 70068

Hammond Branch
42162 Veterans Ave
Hammond, LA 70403

Gonzales Branch
38307 East Hwy 30
Gonzales, LA 70737

Norco Branch
15689 Airline Drive
Norco, LA 70079

Gramercy Branch
1643 LA HWY 3125
Gramercy, LA 70052

Mortgage & Business Services Center
805 Robin Street
LaPlace, LA 70068

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. If your Daily Balance is from \$5.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$2,500.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Business Money Market account is a Tiered Rate account. If your Daily Balance is from \$5,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$99,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is equal to or greater than \$100,000.00 the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information. To open any account you must deposit or already have on deposit at least \$5 in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule.

6. TRANSFER LIMITATIONS - For savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

7. ACCOUNT LIMITATIONS - Business share deposits and business money market account transactions will be included in the transaction counters for check deposits, share drafts, and cash/currency amount if a business checking account is established and may be subject to fees if the total transactions exceed the monthly limits.



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