11.2.2026

Business Account
Rate & Fee Schedule

Abound Credit Union is pleased to offer a business deposit account.

This account offers your organization all the benefits of being a member-owner of Abound. You will find your account to be free from "big bank" service charges.

Credit Union Membership

Membership Fee.....$10.00
Member Share.....$5.00

Business Checking Account Fees

Monthly Fee.....None
Monthly Activity:
More than 200 check deposits*.....$0.35 per item
More than 10 Bill Pay Transactions.....$0.35 per item

*Note: A business that purchases Remote Deposit Capture (RDC) Module will not be charged the over 200 per item fee provided that RDC is used to make manual deposits.

With your business account, you will have the following free products/services:

- Online banking with check images.
- Bill pay
- Debit Card. Daily limit is $5,000. (Not available to Estate Accounts)
- Night drops in letter sized drop boxes
- Person to Person outgoing transfers
- Account to Account outgoing transfers

Coin & Currency Service

For Pick-Up at Abound Credit Union branch

Item	Fee	Amount	Pick-Up Time
Strap of currency (100 bills of same denomination)	$0.35	Under $5,000	Same Day
Bundle of Currency (10 straps. Straps can be of various denominations.)	$1.00	$5,000 - $10,000	2 Day Notice
Roll of Coin	$0.20		
Round of Coin (10 rolls)	$1.00		
Box of Coin (50 rolls)	$2.00	Note: Large coin orders may require more time.	
Bank Zipper Bag (First one is free.)	$5.00		

Call us at 1.800.285.5669 to place your order.

For Direct to Business Delivery

Currency and coin orders for direct delivery to your business are available. Costs and delivery times vary by size of order and location of business.

Other Fees:

Research services or account reconciliation fee (per hour) $10.00
Copy of draft or check fee (per item) $3.00
Statement copy fee (per statement/printout) $3.00
Cashier's check (per check) $5.00
Wire transfer fee (per transfer) – incoming/outgoing ..... $3.00/$25.00
Garnishment/Levy (per garnishment/ levy processed) $75.00
Money Market Account Minimum Balance Fee under $1,000 (per month) $10.00
Stop payment request fee (per request) $31.00
Courtesy Pay/Courtesy Pay Plus/Overdraft fee (per item) $31.00
Not Sufficient Funds (NSF)/Uncollected Funds fee (per item) $31.00
Counter check fee (per check) $0.50
Check printing fee (per 200 drafts) ..... Price varies
Returned statement/bad address (per month) $5.00
Interim statement (printout, telephone, fax) $3.00
Inactivity/Dormancy Fee (per month after 12 months inactivity, provided account is less than $500 with no active loan and not owned by minor) $10.00

Fees and other information appearing in this Schedule are accurate and effective for all accounts as of November 2, 2026. If you have any questions or require current rate and fee information on your account(s), please call us at 1.800.285.5669.

11.2.2026

Truth-in-Savings Act Business Rate and Fee Schedule

Par Value of Membership Share: $5.00

THE DATE OF THIS RATE AND FEE SCHEDULE IS: 2 November 2026

The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. If you have any questions or require current rate information on your accounts, please call Abound Credit Union at 1.800.285.5669.

This Rate and Fee Schedule is part of your Agreement with the Credit Union

Account	Business Savings	High Yield Savings *Limit of one High Yield Savings Account per Business's TIN*	Business Money Market	Savvy Money Market	Business Checking
Dividend Rate	$100.00 - $10,000.00: .05% $10,000.01 - $50,000.00: .10% $50,000.01 and up: .15%	For up to the first $5,000 deposited in the account, your Dividend Rate is: 4.169%. For up to the next $20,000 deposited in the account, your Dividend Rate is: 4.169%. For up to the next $75,000 deposited in the account, your Dividend Rate is: 1.588%. For any additional funds (over $100,000) deposited in the account, your Dividend Rate is: 1.144%.	$1,000.00 - $10,000.00: .549% $10,000.01 - $25,000.00: 549% $25,000.01 - $50,000.00: .648% $50,000.01 - $100,000.00: .747% $100,000.01 and up: 1.094%	$1,000 - $25,000.00: .549% $25,000.01 - $50,000.00: .648% $50,000.01 - $100,000.00: .747% $100,000.01 and up: 1.094%	**Non-Dividend Bearing**
Annual Percentage Yield	$100.00 - $10,000.00: .05% $10,000.01 - $50,000.00: .10% $50,000.01 and up: .15%	If your balance is $.01 - $5,000.00, your APY will be 4.25%. If your balance is $5,000.01 - $25,000.00, your APY will be 4.25%. If your balance is $25,000.01 - $100,000, your APY will be between 2.26% - 4.25%. If your balance is $100,000.01 or over, your APY will be between 1.15% - 2.26%.	$1,000.00 - $10,000.00: .55% $10,000.01 - $25,000.00: .55% $25,000.01 - $50,000.00: .65% $50,000.01 - $100,000.00: .75% $100,000.01 and up: 1.10%	$1,000 - $25,000.00: .55% $25,000.01 - $50,000.00: .65% $50,000.01 - $100,000.00: .75% $100,000.01 and up: 1.10%	**Non-Dividend Bearing**
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	N/A
Dividends Credited	Monthly	Monthly	Monthly	Monthly	N/A
Dividend Period	Calendar Month	Monthly	Calendar Month	Calendar Month	N/A
Minimum Opening Deposit	$5.00	N/A	$1,000.00	$1,000.00	N/A
Minimum Balance to earn APY in this Schedule	$100.00	N/A	$1,000.00	$1,000.00	N/A
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	N/A