

| EFFECTIVE DATE: 09/18/2024   |  |  |                         |                                 |                           |                     |
|--|--|--|-------------------------|---------------------------------|---------------------------|---------------------|
|  | ANNUAL PERCENTAGE YIELD                            | DIVIDEND RATE                                      | MINIMUM OPENING BALANCE | MINIMUM BALANCE TO AVOID CHARGE | MINIMUM TO EARN DIVIDENDS | MINIMUM BALANCE FEE |
| ROGUE BUSINESS SAVINGS   | 0.05%  | 0.05%  | ---                     | ---                             | \$100                     | \$0                 |
| ROGUE CLUB SAVINGS   | ---  | ---  | ---                     | ---                             | ---                       | ---                 |
| ROGUE OWNERSHIP ACCOUNT  | 6.17%  | 6.00%  | ---                     | ---                             | ---                       | ---                 |
| ROGUE ASSOCIATION CHECKING   | ---  | ---  | ---                     | \$100                           | ---                       | \$5                 |
| ROGUE CLUB CHECKING  | ---  | ---  | ---                     | ---                             | ---                       | ---                 |
| ROGUE BUSINESS CHECKING BASIC  | ---  | ---  | ---                     | \$1,000                         | ---                       | \$5                 |
| ROGUE BUSINESS CHECKING PLUS:<br>\$0-\$4,999.99<br>\$5,000-\$14,999.99<br>\$15,000-\$29,999.99<br>\$30,000-\$49,999.99<br>\$50,000 +                           | 0.00%<br>0.05%<br>0.05%<br>0.05%<br>0.05%          | 0.00%<br>0.05%<br>0.05%<br>0.05%<br>0.05%          | ---                     | \$5,000                         | \$0                       | \$10                |
| ROGUE BUSINESS MONEY MAKER:<br>\$0-\$9,999.99<br>\$10,000-\$24,999.99<br>\$25,000-\$49,999.99<br>\$50,000-\$99,999.99<br>\$100,000-\$149,999.99<br>\$150,000 + | 0.50%<br>0.60%<br>0.75%<br>0.90%<br>1.00%<br>1.00% | 0.50%<br>0.60%<br>0.75%<br>0.90%<br>1.00%<br>1.00% | \$0                     | \$2,000                         | \$0                       | \$10                |
| NONPROFIT CHECKING   | 0.10%  | 0.10%  | ---                     | ---                             | \$5,000                   | ---                 |
| NONPROFIT MONEY MAKER<br>\$0-\$9,999.99<br>\$10,000-\$24,999.99<br>\$25,000-\$49,999.99<br>\$50,000-\$99,999.99<br>\$100,000-\$149,999.99<br>\$150,000 +       | 0.60%<br>0.75%<br>1.00%<br>2.02%<br>2.53%<br>3.04% | 0.60%<br>0.75%<br>1.00%<br>2.00%<br>2.50%<br>3.00% | ---                     | ---                             | ---                       | ---                 |

Sub-savings accounts are available upon request. All business account dividends are compounded and credited monthly. The minimum balance required to avoid a monthly fee is based on the average daily balance.

| COST RECOVERY SCHEDULE:   |  |
|---|--|
| The following cost recovery tiers are based on general activity level guidelines. The tiers are established for a business and are based on average activity levels. Activities include number of transactions and amount of cash ordered or deposited on a monthly basis. Activity fee is in addition to service fees (below) and applies to Rogue Association Checking, Business Checking Basic and Business Checking Plus. |  |
| BUSINESS ACTIVITY FEES - TIER LEVELS (Excluding Nonprofit Checking)   | FEE                                      |
| Average Activity: (<250 transactions and/or up to \$25,000 cash ordered or deposited per month)   | No fee                                   |
| Moderate Activity: (251-499 transactions and/or \$25,001 - \$50,000 cash ordered or deposited per month)  | \$25                                     |
| High Activity: (500-749 transactions and/or \$50,001- \$75,000 cash ordered or deposited per month)   | \$50                                     |
| Supreme Activity: (>750 transaction and/or over \$75,001 cash ordered or deposited per month)<br>* More information must be collected to determine exact monthly fee.   | To be determined*                        |
| ACCOUNT FEES  | FEE                                      |
| Account Reconciliation and Research (per hour)  | \$20.00                                  |
| ATM Transactions  | All RCU/CO-OP ATM Transactions are free* |
| Check Orders  | Varies                                   |
| Courtesy checks (per sheet)   | \$1.00                                   |
| Inactive membership - monthly service fee (Assessed after 24 months of inactivity)  | \$5.00                                   |
| Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00)   | \$25.00                                  |
| Overdrafts that are returned unpaid   | No fee                                   |
| Stop Payment (per item or series)   | \$20.00                                  |
| MISCELLANEOUS SERVICES  | FEE                                      |
| Business ACH Origination (based on analysis)  | Minimum \$25.00                          |
| Check Copy Fee  | \$5.00                                   |
| Corporate Check Fee (3 free per month)  | \$5.00                                   |
| Disposable night deposit bags   | \$10/40 bags                             |
| Endorsement stamps  | Varies                                   |
| Foreign Check Fee   | Varies                                   |
| International Draft   | \$10.00 + S/H                            |
| Money Orders - Issued for up to \$1,000 (3 free per month)  | \$5.00                                   |
| Non-Rogue Card Access Fee   | \$10.00                                  |
| Statement Printout Fee  | \$5.00                                   |
| Wire Transfers - Domestic/International   | Varies                                   |
| Zipper deposit bags (first 5 free)  | \$3                                      |