

| EFFECTIVE DATE: 11/19/2024 | | | | | | |
|--|--|--|-------------------------|---------------------------------|---------------------------|---------------------|
| | 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 | 5.25% | 5.13% | --- | --- | --- | --- |
| ROGUE ASSOCIATION CHECKING | --- | --- | --- | \$100 | --- | \$5 |
| ROGUE CLUB CHECKING | --- | --- | --- | --- | --- | --- |
| ROGUE BUSINESS CHECKING BASIC | --- | --- | --- | \$1,000 | --- | \$5 |
| ROGUE BUSINESS CHECKING PLUS: \$0-\$4,999.99 \$5,000-\$14,999.99 \$15,000-\$29,999.99 \$30,000-\$49,999.99 \$50,000 + | 0.00% 0.05% 0.05% 0.05% 0.05% | 0.00% 0.05% 0.05% 0.05% 0.05% | --- | \$5,000 | \$0 | \$10 |
| ROGUE BUSINESS MONEY MAKER: \$0-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$149,999.99 \$150,000 + | 0.50% 0.60% 0.75% 0.90% 1.00% 1.00% | 0.50% 0.60% 0.75% 0.90% 1.00% 1.00% | \$0 | \$2,000 | \$0 | \$10 |
| NONPROFIT CHECKING | 0.10% | 0.10% | --- | --- | \$5,000 | --- |
| NONPROFIT MONEY MAKER \$0-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$149,999.99 \$150,000 + | 0.60% 0.75% 1.00% 2.02% 2.53% 3.04% | 0.60% 0.75% 1.00% 2.00% 2.50% 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: | |
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| 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) * 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 |