

| <b>EFFECTIVE DATE: 10/04/2025</b>                                                                                                                               |                                                    |                                                    |                               |                                       |                              |                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|-------------------------------|---------------------------------------|------------------------------|------------------------|
|                                                                                                                                                                 | ANNUAL<br>PERCENTAGE<br>YIELD                      | DIVIDEND<br>RATE                                   | MINIMUM<br>OPENING<br>BALANCE | MINIMUM<br>BALANCE TO<br>AVOID CHARGE | MINIMUM TO EARN<br>DIVIDENDS | MINIMUM<br>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:<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 MARKET:<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 MARKET<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.

| <b>BUSINESS ACTIVITY FEES - TIER LEVELS</b>                          | <b>(Excluding Nonprofit Checking)</b>                                                 | <b>FEE</b>        |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------|-------------------|
| 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) | \$25.00           |
| 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)           | To be determined* |
| * More information must be collected to determine exact monthly fee. |                                                                                       |                   |

| <b>ACCOUNT FEES</b>                                                                | <b>FEE</b>                               |
|------------------------------------------------------------------------------------|------------------------------------------|
| Account Reconciliation and Research (per hour)                                     | \$25.00                                  |
| 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 18 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)                                                  | \$25.00                                  |

| MISCELLANEOUS SERVICES                               | FEE           |
|------------------------------------------------------|---------------|
| Monthly Business Desktop Remote Deposit Capture      | \$30.00       |
| Card Printing Fee (\$10 fee after third card issued) | Yes           |
| Card Rush Order                                      | \$50.00       |
| Check Copy Fee                                       | \$5.00        |
| Official Check Fee                                   | \$3.00        |
| 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              | \$3.00        |
| Monthly ACH Block (per account)                      | \$15.00       |
| Non-Rogue Card Access Fee                            | \$10.00       |
| Statement Printout Fee                               | \$5.00        |
| Wire Transfers – Domestic/International              | Varies        |
| Zipper deposit bags (first 5 free)                   | \$3           |

\*\* NSF items may be presented multiple times by payee and a fee will be assessed at each presentment.