

| <b>EFFECTIVE DATE: 01/25/2026</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                                                                                                                                         | 5.00%                                              | 4.89%                                              | ---                           | ---                                   | ---                          | ---                    |
| 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. Each item deposited or credited to the account, and each item debited to the account, including but not limited to checks, ACH entries, and transfers, is a transaction. Activity fee is in addition to service fees (below) and applies to Rogue Association Checking, Business Checking Basic and Business Checking Plus. Account with more than moderate activity will be converted to a Rogue Analyzed Checking.

| <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             |
| Analyzed Checking Activity: Commercial accounts with larger volumes of activity (500+ transactions and/or \$50,001 cash ordered or deposited per month) or requiring treasury management services. |                                          | To be determined*** |
| <b>ROGUE ANALYZED CHECKING FEES</b>                                                                                                                                                                |                                          | <b>FEE</b>          |
| Monthly Account Maintenance (per account)                                                                                                                                                          |                                          | \$18.00             |
| Check Paid                                                                                                                                                                                         |                                          | \$0.12              |
| Deposit or Credit                                                                                                                                                                                  |                                          | \$0.12              |
| ACH Debit/ACH Credit                                                                                                                                                                               |                                          | \$0.12              |
| Currency Withdrawn/Currency Deposited (per \$1,000)                                                                                                                                                |                                          | \$1.50              |
| <b>TREASURY MANAGEMENT SERVICES</b>                                                                                                                                                                |                                          | <b>FEE</b>          |
| Monthly ACH Block (per account)                                                                                                                                                                    |                                          | \$15.00             |
| Monthly Business ACH Origination (based on analysis)                                                                                                                                               |                                          | Minimum \$25.00     |
| Monthly Business Desktop Remote Deposit Capture                                                                                                                                                    |                                          | \$30.00             |
| <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           |
|------------------------------------------------------|---------------|
| 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        |
| Non-Rogue Card Access Fee                            | \$10.00       |
| 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.

\*\*\*For analyzed checking accounts, we will calculate an earnings credit that is applied against transaction or service fees (not including merchant card fees) incurred on the account. The earnings credit is calculated by dividing our current analysis earnings credit rate by the number of days in the month, dividing that number by 365 or 366, and multiplying the result by the average collected balance in the account for the month. The result is your earnings credit for the month and is credited against fees other than merchant card fees charged to the account. However, the earnings credit is not interest and is used only to reduce fees. If the amount of the earnings credit exceeds fees charged to the account, the difference is not credited to the account or paid to you and does not carry over to subsequent months. Our current earnings credit rate is subject to change at any time without prior notice.