SELCO

Commercial & Business Banking

selco.org

800-445-4483 (toll-free)

Commercial and Business Banking Deposit Accounts Rate & Fee Schedule

The Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your SELCO Community Credit Union Commercial and Business Banking deposit and checking accounts at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement for SELCO's Commercial and Business Banking Division.

EFFECTIVE Monday, October 5, 2026 (rates subject to change without notice)

Account	Features	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Monthly Service Charge
Business Savings / Business Membership Savings	Savings account for all Business Members. Three tiers allow you to earn more when you deposit more into your account. Accounts do not earn dividends when balance is below $500. $500 - $2,499.99 $2,500 - $9,999.99 $10,000 +	 0.20 % 0.30 % 0.50 %	 0.20 % 0.30 % 0.50 %	$100	No monthly service charge on Business Savings Account. Business Membership Savings Account must maintain a $5 balance.
Business Money Market Account	A flexible way to earn dividends on your higher deposits. There is a limit of 6 pre-authorized transfers per month. No more than 6 may be checks to third parties. $0-$999.99 $1,000 +	 0.05 % 1.24 %	 0.05 % 1.25 %	$100	$6 per month or no fee if daily balance is $1,000+ or average monthly balance is $2,000+
Business Money Max Account	A flexible way to earn dividends on your even higher deposits! There is a limit of 6 pre-authorized transfers per month. No more than 6 may be checks to third parties. $0 - $2,499.99 $2,500 - $9,999.99 $10,000 - $49,999.99 $50,000 - $99,999.99 $100,000 - $1,499,999.99 $1,500,000 +	 0.30 % 0.40 % 1.24 % 1.69 % 2.18 % 2.18 %	 0.30 % 0.40 % 1.25 % 1.70 % 2.20 % 2.20 %	$100	$8 per month or no fee if daily balance is $2,500+ or average monthly balance is $3,500+.
Business Checking Account	For businesses that require a simple, affordable checking account. Write up to 100 drafts per month and deposit up to 100 items per month ($0.15 per item thereafter).	0.30 %	0.30 %	$100	$4 per month or no fee if daily balance is $500+ or average monthly balance is $1,500+.
Business Checking Plus Account	For businesses with moderate transaction volumes as well as coin and currency needs. Write up to 500 drafts per month and deposit up to 500 items per month ($0.15 per item thereafter).	0.30 %	0.30 %	$100	$8 per month or no fee if daily balance is $2,500+ or average monthly balance is $3,500+.
Account Analysis Checking	Earn credit for the funds you keep on deposit. Earnings Credit Rate offsets fees charged for activity on this account. See Account Analysis Checking Fees on reverse side.	Earnings Credit Rate*: 3.57 %			See fee schedule on reverse side for full details.

* Earnings Credit Rate is based on the Auction result of the 91-day T-Bill discount rate as of the fourth Tuesday of the previous month for the following month. Earnings Credit Rate earned on deposits offsets fees. See Account Analysis Checking Fees on reverse side for complete details on fees and charges for this account.

SELCO COMMERCIAL AND BUSINESS BANKING ACCOUNT SERVICE FEES

EFFECTIVE Monday, October 5, 2026 (rates subject to change without notice)

SERVICE FEES	
Cashiers Check Fee	$2
Check Copy (from deposits)	$5 per copy
Money Order	$1.50
Money Order Copies	$2
ACH Stop Payment	$20
Inactive Account (after 12 mo.)	$10 per month
Bad Address Fee	$10 per month
Fax Service (Including Member Statement)	$5
Wire Transfer Outgoing	$25
Legal Process Fee (Garnishments & IRS levies)	$15
Research (1 hr min)	$15 per hour
Foreign Item	$5
Outgoing Collection Item	$25
Expedited Mail	$30

ACCOUNT ANALYSIS CHECKING FEES	
Monthly Service Charge	$10
Activity Charges	
Per Debit	$0.13
Per Credit	$0.15
Per Incoming ACH Dr/Cr	$0.12
Per Deposited Item	$0.06
Cash Services	
Currency and Coin Deposited/$1,000	$0.65
Currency Purchased/$1,000	$0.65
Coin Rolls Purchased/roll	$0.10
Coin Deposited-standard/bag	3%

ACCOUNT FEES	
Business Checking (no fee if daily balance is $500+ or average monthly balance is $1,500+)	$4 per month
Business Checking Plus (no fee if daily balance is $2,500+ or average monthly balance is $3,500+)	$8 per month
Non-Sufficient Funds*	$25 per occurence
Draft Copy	$2 per copy
Stop Payment Request	$20 per request
Stop Payment Request via Privateline/Online Banking	$5 per request
Temporary Checks	$1 per 12 checks
Overdraft Transfer	$3 per occurance
DRAFTS/WITHDRAWALS/DEPOSITED ITEMS	
Business Checking (per item after first 200 at not charge)	$0.15
Business Checking Plus (per item after first 1,000 at no charge)	$0.15
CASH DEPOSITS	
Business Checking (after first $5,000 at no charge)	$0.65/$1,000
Business Checking Plus (after first $10,000 at no charge)	$0.65/$1,000
Business Membership/Savings (after first $5,000 at no charge)	$0.65/$1,000
Business Money Market (after First $5,000 at no charge)	$0.65/$1,000
Business Money Max (after first $10,000 at no charge)	$0.65/$1,000
Loose Coin Deposits (after first $200 at no charge - per day)	3% Of Total
CURRENCY PURCHASES	
Business Checking (after first $5,000 at no charge)	$0.65/$1,000
Business Checking Plus (after first $10,000 at no charge)	$0.65/$1,000
Business Membership/Savings (after first $5,000 at no charge)	$0.65/$1,000
Business Money Market (after first $5,000 at no charge)	$0.65/$1,000
Business Money Max (after first $10,000 at no charge)	$0.65/$1,000
ROLLED COIN PURCHASES	
Business Checking (after first 50 rolls at no charge)	$0.10/Roll
Business Checking Plus (after first 100 rolls at no charge)	$0.10/Roll
Business Membership/Savings (after first 50 rolls at no charge)	$0.10/Roll
Business Money Market (after first 50 rolls at no charge)	$0.10/Roll
Business Money Max (after first 100 at no charge)	$0.10/Roll
ELECTRONIC FUNDS FEES	
Foreign Wire Trace Fee (after 14 days)	$35
SELCO Visa Debit Card Foreign Transaction	1% of each US Dollar transaction that occurs in a foreign country
Withdrawal Fee Non Co-op ATMs	$1
ELECTRONIC BILL PAYER FEES	
Bill Payer Service	No Cost
Bill Payer Check Stop Payment	$25 Each
Bill Payer Check Copy	$15 Each

*Non-Sufficient Funds (NSF) fees are charged each time an item is presented against an insufficient available balance. The Payee (or Payee's financial institution) may re-present a previously returned item. Each presentment against an insufficient available balance will result in an NSF fee.

Truth-In-Savings Disclosure

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth in the Rate & Fee Schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. For all dividend bearing accounts the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. For tiered rate accounts, the Dividend Rate and Annual Percentage Yield applicable to the account will be based on a balance rate set forth in the Rate & Fee Schedule. Once a balance range is met, the Dividend Rate for that balance will apply to the entire balance.
2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield shown in the Rate & Fee Schedule are the prospective rates the Credit Union anticipates paying for the dividend period.
3. Compounding and Crediting. For dividend bearing accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
4. Accrual of Dividends. Dividends will begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account.
5. Balance Information. The minimum balance required to open each account is set forth in the Rate & Fee Schedule. The minimum required balance to avoid a service fee or obtain the stated Annual Percentage Yield is set forth in the Rate & Fee Schedule. On any day the minimum balance is not met, dividends will not be paid or a monthly service fee will be imposed, as applicable. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
6. Account Limitations. Pre-authorized electronic funds transfers, online bill payment, and bill payments from a Savings account or Money Market account may be limited to a total of six (6) in any one calendar month.

The rates appearing in this Schedule are accurate and effective for Savings and Checking Accounts as of the date in the Rate & Fee Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SELCO Community Credit Union

PO Box 7487, Springfield, OR 97475-0487
Toll Free: 800-445-4483

AMERICA'S CREDIT UNIONS™

EQUAL HOUSING OPPORTUNITY

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Federally Insured by NCUA