Business Service Pricing Schedule

PO Box 1739 Vancouver, WA 98668
360.695.3441 • 800.247.4364
www.iQcu.com

Federally Insured by NCUA

This Service Pricing Schedule sets forth current conditions, rates, fees and charges applicable to your deposit accounts at iQ Credit Union 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. The rates are accurate and effective as of the date below. Each account owner agrees to the terms set forth on this Service Pricing Schedule and acknowledges that it is a part of the Business Membership and Account Agreement.

Business Deposit Accounts and Services				
Description	**Business Checking**	**Business Interest Checking**	**Business Money Market**	**Business Savings**
Minimum Opening Deposit	$0	$0	$10,000	$5
Monthly Service Charge	None	$10 Waived with $5,000 average monthly balance	$15 Waived with a $10,000 daily balance	$3 Waived with $300 daily balance or open checking
Interest Earned	None	Yes	Yes	Yes
Monthly Transaction Fees for Checks Written and Deposited	First 200 free, then $0.15 per item	First 400 free, then $0.15 per item	None	None
Monthly Cash Deposited	First $5,000 free, then $0.10 per $100	First $10,000 free, then $0.10 per $100	None	None
Mobile & Remote Deposits	Free – single & multiple users	Free – single & multiple users	Free – single & multiple users	Free – single & multiple users
Bill Pay	Free	Free	N/A	Free
Visa Debit Card	Free	Free	N/A	Free

Rates Effective: *November 1, 2026*

Business Savings – Minimum Balance $5.00		
Balance	**Interest Rate**	***APY**
$100.00 or more	0.050%	0.05%

Business Interest Checking		
Balance	**Interest Rate**	***APY**
$0.00 or more	0.050%	0.05%

Business Certificate of Deposit – No Minimum Balance		
Term	**Interest Rate**	***APY**
3 Month	0.996%	1.00%
6 Month	2.722%	2.75%
12 Month	2.477%	2.50%
24 Month	2.477%	2.50%
36 Month	2.477%	2.50%
60 Month	2.477%	2.50%

*APY = Annual Percentage Yield

Business Money Market –Minimum Balance $10,000 +		
Balance	**Interest Rate**	***APY**
$0 - $999	0.050%	0.05%
$1,000-$9,999	0.946%	0.95%
$10,000-$49,999	1.588%	1.60%
$50,000-$99,999	1.982%	2.00%
$100,000-$499,999	2.472%	2.50%
$500,000-$999,999	2.960%	3.00%
$1,000,000+	3.445%	3.50%

+minimum requirement to avoid Monthly Service Fee

Truth-in-Savings Disclosure

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

SHARE/SAVINGS/CHECKING/MONEY MARKET ACCOUNTS

1. **Rate Information.** The Interest Rate and Annual Percentage Yield (APY) on your accounts are set forth in the Business Service Pricing Schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the Interest Rate and frequency of compounding for an annual period. The Interest Rate may change monthly as determined by the Board of Directors. For all Money Market share accounts, the rate may change weekly on Wednesdays as set by the Credit Union. If the Money Market balance drops below $1,000.00, then the interest rate will reflect the current share rate.
2. **Compounding and Crediting.** For all accounts, interest will be compounded and credited monthly. The Interest Period begins on the first calendar day of the month and ends on the last calendar day of the month.
3. **Accrual of Interest.** Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. Interest begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account. For all accounts, except Money Market accounts, if you close your account before accrued interest is credited, accrued interest will not be paid. Fees could reduce the earnings on an account.
4. **Balance Information.** The minimum balance required to open each account is set forth in the Business Service Pricing Schedule. The minimum monthly balance required to avoid a service fee or obtain the stated Annual Percentage Yield is set forth in the Business Service Pricing Schedule. For Money Market accounts, there is a minimum balance required to avoid a service fee. For Primary Shares, Money Market and Secondary Shares, there is a minimum balance required to obtain the Annual Percentage Yield for the Interest Period.
5. **Account Limitations.** For Money Market accounts, transaction limitations may apply. We may limit to no more than six (6) preauthorized, automatic, overdraft, Online and Mobile Banking, telephonic or audio response transfers may be made from those accounts to another account of yours or to a third party in any month. If you exceed these limitations, your accounts may be subject to a fee. Refer to the Business Membership & Account Agreement for additional information

CERTIFICATE (CD) ACCOUNTS

1. **Rate Information.** The Interest Rate and Annual Percentage Yield (APY) on your Certificate accounts are set forth in the Business Service Pricing Schedule. For all Certificate accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.
2. **Compounding and Crediting.** Interest will be compounded and credited quarterly for all certificate accounts. The interest period for all Certificate accounts begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
3. **Balance Information.** The minimum balance required to open each account is set forth in Business Service Pricing Schedule. The minimum monthly balance required to avoid a service fee or obtain the stated Annual Percentage Yield is set forth in the Business Service Pricing Schedule.
4. **Accrual of Interest.** Interest begins to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account. Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. For Regular Certificate accounts, you may elect at account opening to have accrued interest remain in the account and compound or transferred to another iQ account you own.
5. **Transaction Limitations and Fees.** You may not make additional deposits after your account is opened. Earnings credited to this account may be withdrawn without penalty at any time during the term in which earned. No partial withdrawals of principal are allowed during the term of the account.
6. **Maturity.** Your account will mature on the maturity date set forth on your Account Receipt or Maturity Notice.
7. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.
   a. **Amount of Penalty.** The amount of the early withdrawal penalty is based on the following penalty schedule:
      (i) For CDs with a maturity term of twelve (12) months or less, the penalty is 90 days' interest regardless of when you redeem the account prior to maturity.
      (ii) For CDs with a maturity term greater than twelve (12) months up to 35 months, the penalty is 180 days' interest regardless of when you redeem the account prior to maturity.
      (iii) For CDs with a maturity term greater than 35 months, the penalty is 270 days' interest regardless of when you redeem the account prior to maturity.

      For all certificate accounts, there is a minimum penalty of 7 days' interest for withdrawals made in the first 6 days.
   b. **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.
   c. **Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
      (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction (sole proprietorships) or the business is dissolved.
8. **Renewal Policy.** Your Certificate accounts are automatically renewable accounts. You have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Unless the Credit Union has received different instructions from you, prior to the maturity of your account, your Certificate account will automatically renew for the same term at the rate in effect on the day of maturity.
9. **Promotional or Special Certificates.** Promotional or Special Certificates may be offered from time to time. They will mature to the next shorter, regularly offered term and to the corresponding rate in effect on the day of maturity. They may require different terms and conditions as set forth on the Business Service Pricing Schedule. They may not be combined with any other offer. If the certificate has a "bump" feature, the bump is only available once during the original term of the certificate and only upon request. At the time the bump is requested, the rate of the existing certificate will be increased to the then-current rate of the non-promotional certificate currently offered with the next longer term.
10. **Nontransferable/Nonnegotiable**. Your account is non-transferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Courtesy & Card Overdraft Disclosure for Business Checking Accounts

This disclosure is part of your iQ Credit Union Business Membership and Account Agreement and incorporates the Business Fee Schedule.
Courtesy Overdraft is a service that allows iQ Credit Union to pay a check, ACH or Bill Payer item presented against your checking account even if the check or item causes the account to be overdrawn. Card Overdraft is a service that allows iQ Credit Union to pay an ATM or everyday debit card item presented against your checking account, even if the card transaction causes the account to be overdrawn. Overdraft protection starts only after all other overdraft protection services on your account have been maximized. Overdraft protection is not an invitation to overdraw your account. It is to be used as a safety net for occasional errors or in an emergency.
Service Qualifications

With Courtesy Overdraft and Card Overdraft, qualified members in good standing may be given the ability to overdraw their checking accounts up to a customized limit based on unique criteria specific to your checking account. As long as you maintain the account in good standing, the Credit Union may pay items up to the authorized limit. Account holders under the age of 18 are not eligible for the Courtesy Overdraft or Card Overdraft programs.

Good standing includes making regular deposits sufficient to cover transactions, not allowing the account to be overdrawn more than thirty (30) days, having no legal orders, such as levies or garnishments against the account, having no iQ Credit Union loan past due more than thirty (30) days and there must be a valid mailing address on the account. In addition, if there is a ChexSystems record on any signer on the account, it must be at least one (1) year old. If all conditions of good standing are met, the Credit Union, at its sole discretion, may pay overdrafts up to the account's customized limit. The customized limit includes our normal fee for payments made under the Courtesy Overdraft and Card Overdraft programs. A Courtesy Overdraft/Card Overdraft fee may be assessed if we pay the item and your available **balance is negative more than $5.**

Courtesy and Card Overdraft Service Availability & Fees:

No action is required on your part as this is a non-contractual courtesy for the Credit Union to pay overdrafts. As it is not a loan, no agreements need to be signed. There is no cost to the program unless Overdraft is used. Courtesy and Card Overdraft can start when a check, electronic funds transfer (ACH), Bill Payer transaction, ATM, or Point of Sale (POS) transaction, or an in-branch check cashing transaction occurs for more than the available balance on deposit in the account and/or more than approved overdraft protection services have available. The item can be paid at the sole discretion of the Credit Union and an Overdraft fee for each item may be charged. However, Overdraft fees do not apply until the available balance is negative over $5 (meaning no overdraft fees are assessed until/unless this occurs). Overdrafts relating to one-time debit card and ATM transactions will be capped at five (5) per day.

Additional Overdraft Terms.

Checks and card transactions on your account are paid based on your available balance, and not the actual balance. Your actual balance is the amount of funds in the account at a point in time based on transactions that have posted to the account at that time. Your available balance is the amount of funds in the account that are available to pay checks, ACHs, and other items presented against the account without incurring an overdraft fee or transferring funds from another account. An overdraft occurs when the available balance in your account is not enough to cover a transaction.

You will receive a notice every time any overdraft occurs. We reserve the right to pay any checks or items in the order they are presented or received or otherwise in accordance with our normal operating procedures for such checks, items, or transactions. The order in which items are charged to the account may affect the number of fees you pay.

In the normal course of business, we generally pay ACH (in the order in which they are presented to us by our service provider, which may be different than the order in which they were initiated or in which they were received by any party), checks (in check number order within batches received, which may be different than the order in which they were initiated or in which they were received by any party) and then electronic transactions (in the order in which they are presented to us by our service provider or correspondent, which may be different than the order in which they were initiated or in which they were received by any party). However, we reserve the right to change the order of payment without notice to you at any time. Also, please be aware that the order of item payment may create multiple overdraft items during a single business day.

We strongly recommend you check your ATM balance before making a withdrawal to avoid a fee (Card Overdraft balances are NOT included in your available balance).

You agree your overdraft balance, including applicable overdraft fees, is due and payable immediately. If there is more than one owner on an account, all owners are jointly and severally liable for repayment of the overdraft balance. If you fail to repay your overdraft balance within twenty-two (22) days of notice from us or have excessive use of overdraft protection, we may reduce the overdraft limit available to you. Accounts may be closed for failure to repay overdraft balances and we will report account closures to consumer reporting agencies if not paid within 45 days. You may revoke or opt-out of our Courtesy Overdraft and Card Overdraft programs at any

time. This request can be from any owner on the checking account.

Example of how available limit works: An ACH debit for $250.00 and a check for $75.00 are received and the checking account balance is $100 (there is no other overdraft protection available). The Credit Union pays both items and charges the Courtesy or Card Overdraft fee on each item (currently $30.00 per item but subject to change). The checking account balance is now negative $285.00 ($100 - $250 - $30 - $75 - $30). The Courtesy Overdraft coverage available is now $715.00 ($1000 - $285).

Business Fee Schedule

Effective Date: *October 1, 2026*

Business Deposit Accounts and Services		
DESCRIPTION	**FEE**	**ADDITIONAL INFORMATION**
ATM Withdrawal Fee (*Non iQCU-owned ATM's)	$1.00 each transaction or inquiry*	*ATM's that are not part of the Shared Branching Co-Op
Low Balance– Primary Share	$3.00 per month	*If account <$300 * Waived if account has other shares or services
Money Market Excess Transaction	$3.00 per occurrence	If more than 6 withdrawals/transfers in a calendar month
Money Market Service	$15.00 per month	If $10,000 minimum balance is not met
Overdraft	$30.00 per item	Includes Overdrawn Bill Pay, Courtesy Overdraft for Checks and ACH, and Card Overdraft
Overdraft Transfer from Shares	$3.00 per transfer	Transfers in $100 increments or all available balance if under $100
Paper Statements	$2.00 per month*	*Waived for business checking accounts with electronic statements
Returned Check	$30.00 per item	Credited or cashed items if check is from your own account at another institution
Stop Payment Request	$25.00 per request	Member check, CU check, ACH (written and verbal requests)
Stop Payment Request – Online	$20.00 per request	Member check, Bill Pay

Card-Related Services		
Expedited Card	$35.00 (per card or PIN)	Charged per occurrence of expedited card
Visa International Service Assessment	1% of transaction total	Fee is charged if you are located in the U.S. but the merchant is located in a foreign country, such as purchases made online or via phone

Foreign & Collection Items		
Foreign Check	$15.00 per item, + actual costs	Items over $5,000 USD will be sent for collection
Foreign Check Returned Item Fee	Actual Cost charged by processor	

Other Service Items		
Account Reconciliation/Research	$35.00 per hour	One-hour minimum
ACH Research	$10.00 per occurrence	Manually posted ACH deposits & withdrawals
Legal Process	$50.00 per occurrence	Garnishments, tax levy
Payment Processing	$4.95 $7.95	Self-Serve Staff assisted Using non-iQCU debit cards of ACH from other financial institution
Returned Mail	$7.00 per month	Address research and returned mail
Statement Reprint	$3.00 per page	Reprinted at member's request
Wire Transfer	$20.00 per transfer $50.00 per transfer	Domestic International
Wire Incoming	$10.00 per transfer	

Treasury Management Services		
DESCRIPTION	**FEE**	**ADDITIONAL INFORMATION**
ACH File Mapping Assistance	$25.00 per hour	After first 60 minutes
ACH Origination Service Fee	$25.00 per month	ACH Returns/Notifications of Change & EDI Reports are included with this.
ACH Positive Pay	$20.00 per month	
Check/ACH Positive Pay Combo	$35.00 per month	
Check Positive Pay	$20.00 per month	
Reverse Positive Pay	$15.00 per Month	

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