

The following information is applicable to business accounts at Redstone Federal Credit Union® (RFCU®) as of the effective date shown below. RFCU may add to or change the rates contained on this Rate Sheet from time to time. Each authorized signer of the account agrees to the terms and conditions in the Business Account Rate Sheet and acknowledges that it is a part of the Business Account and Electronic Services Agreement and any other applicable agreement.

### Rates Effective November 1, 2023

Account Type	Balance Requirements*	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Dividends Payable
Endeavor Savings Account	\$0.00	<b>0.45%</b>	0.45%	Quarterly
Endeavor Plus Checking Account	\$2,000.00 to \$4,999.99	<b>0.05%</b>	0.05%	Monthly
	\$5,000.00 to \$9,999.99	<b>0.05%</b>	0.05%	
	\$10,000.00 to \$49,999.99	<b>0.05%</b>	0.05%	
	\$50,000.00 to \$99,999.99	<b>0.10%</b>	0.10%	
Endeavor Money Market Account	\$100,000.00 and above	<b>0.10%</b>	0.10%	Monthly
	\$2,000.00 to \$4,999.99	<b>1.56%</b>	1.55%	
	\$5,000.00 to \$49,999.99	<b>1.66%</b>	1.65%	
	\$50,000.00 to \$99,999.99	<b>1.76%</b>	1.75%	
	\$100,000.00 and above	<b>1.87%</b>	1.85%	

#### \*Balance Requirements:

- There is no minimum balance to open or maintain the Endeavor Savings Account.
- The minimum balance required to open the Endeavor Plus Checking Account is \$100.00. The minimum daily balance required to earn dividends is \$2,000.00. No dividends will be earned for the length of time your balance is below \$2,000.00. The minimum balance for the Endeavor Plus Checking Account tier must be maintained to earn the stated APY for that tier.
- The minimum balance required to open the Endeavor Checking Account is \$50.00. There is no minimum balance to maintain the account.
- The minimum balance required to open the Endeavor Money Market Account is \$2,000.00. The minimum daily balance required to earn dividends is \$2,000.00. No dividends will be earned for the length of time your balance is below \$2,000.00. The minimum balance for the Endeavor Money Market Account tier must be maintained to earn the stated APY for that tier.

#### Other Terms and Conditions:

- Rates may change every month as determined by the Board of Directors.
- Rates subject to change after account is opened.
- These annual percentage yields are accurate as of the last dividend declaration date.
- Fees and other conditions could reduce earnings on the accounts.
- Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- Please refer to the Business Account and Electronic Services Agreement for further disclosures. For current rates, visit [www.redfcu.org](http://www.redfcu.org) or call 256-837-6110 or 1-800-234-1234 during business hours.



# Business Fee Schedule

Rev. 11/1/2023

The following fees may be assessed in connection with your account(s) as described in the Business Account and Electronic Services Agreement. Fees are subject to change. All fees that are deducted from your account will appear on your monthly statement.

<b>Address Locator Fee</b>		\$5.00 per occurrence	
<b>Business Checking Item Charge (Business Endeavor) (when applicable)</b>		\$0.20 per item in excess of 500 (debit/credit)	
<b>Business Checking Item Charge (Business Endeavor Plus) (when applicable)</b>		\$0.15 per item in excess of 250 (debit/credit)	
<b>Business Endeavor Fee</b>		Fee waived at this time	
<b>Chargeback Fee (Deposited Item Returned)</b>		\$5.00 per presentment	
<b>Checking Account Reinstatement Fee</b>		\$25.00 per request	
<b>Coin Deposit System/Coin Counting Fee (per use)</b>		4% of total coin over 25¢	
<b>Customized Checks</b>		Price varies	
<b>Debit/Credit Card Rush Order Fee</b>		\$60.00 per order	
<b>Document Copy Fees:</b>			
Bill Pay Check Copy Fee	\$20.00 per check	Check Copy Fee	\$3.00 per copy
Debit/Credit Card Receipt Copy Fee	Up to \$12.00 per copy	Miscellaneous	\$3.00 per copy
Statement Copy Fee	\$3.00 per copy		
<b>Dormant Checking Fee</b>		\$5.00 per month	
<b>Escheat Fee</b>		\$25.00 per member (if available in account)	
<b>Expedited Payment Transaction Fee</b>		\$9.95 per transaction	
<b>Foreign Bank Check Fee</b>		Fee varies per item and is determined by the foreign bank	
<b>Foreign Check Collection Mailing Fee</b>		Up to \$25 per item (Fee varies depending on mail service)	
<b>Foreign Collection Item Fee (check/item request must equal \$300 - \$2500 USD)</b>		\$35 per item	
<b>Foreign Returned Check Item Fee (per item)</b>		\$35 per presentment	
<b>International Fee/Intl. Conv. Fee (for international debit card conversions)</b>		Up to 1% of transaction amount per transaction	
<b>Levy and Garnishment Fee</b>		\$25.00 (if available) per occurrence	
<b>Money Order Fee</b>		\$2.00 per item	
<b>Network ATM Fees (for transactions made at foreign ATMs):</b>			
For ATM inquiries: \$.50 per inquiry		For ATM transfers: \$.50 per transfer	
		For ATM withdrawals: \$1.00 per withdrawal	
<b>Non-sufficient Funds Fees (NSF)<sup>1</sup>:</b>			
Insufficient Funds Charge <sup>2</sup>	\$25.00 per presentment	Management (Mgt) Hold Fee	\$25.00 per occurrence
Returned Item Chargeback Fee	\$25.00 per presentment	Uncollected Funds Charge <sup>2</sup>	\$25.00 per presentment
<b>Official Check Fee</b>		\$5.00 per item	
<b>Online Banking, Electronic Bill Pay, and Call-24 Monthly Fees</b>		Free	
<b>Overdraft Fees<sup>1</sup> :</b>			
Insufficient Funds Charge <sup>2</sup>	\$25.00 per occurrence	Max OD Limit Fee	\$25.00 per occurrence
OD Protection Transfer Fee	\$3.00 per occurrence	UC Protection Transfer Fee	\$3.00 per occurrence
Uncollected Funds Charge <sup>2</sup>	\$25.00 per occurrence		
<b>Research Fee (if over one hour)</b>		\$20.00 per hour	
<b>Safe Deposit Box Rental Fees per year: [Contents in safe deposit boxes are not insured against loss by RFCU or NCUA.]</b>			
3x5x24	\$25.00	5x5x24	\$35.00
3x10x24	\$50.00	5x10x24	\$70.00
		10x10x24	\$100.00
<b>Safe Deposit Box (SDB) Late Charge</b>		\$5.00 per month	
<b>Safe Deposit Box Drilling/Key Replacement Fee (SD Box Drill/Key Rep Fee)</b>		\$150.00 per box	
<b>Savings Reopening Fee</b>		\$20.00 per request	
<b>Statement Print Service Charge</b>		\$3.00 per copy	
<b>Stop Payment Order Fees:</b>		\$25.00 per request	
		\$25.00 per Official Check or Money Order request	
<b>Verification of Deposit (VOD) Fee</b>		\$10.00 per VOD request completed	
<b>Wire Fees:</b>		\$16.00 per domestic wire	
		\$30.00 per international wire	

<sup>1</sup>Fees are charged if you do not have a sufficient available balance in your account. Check and ACH payment transactions that are returned unpaid may be presented to us for payment again until paid. You may be charged an NSF Fee or Overdraft Fee each time a transaction is presented for payment, even if it was previously declined and a fee was previously charged.

<sup>2</sup>The fee will be charged whether the item is paid or it is returned unpaid.



# Business Fee Schedule

Cash Management Fees:	
<b>Basic Package</b> (Basic Package includes: ACH up to 4 files per month, 20 or less transactions, Cash Management Reporting)	\$30.00 per month
<b>Advantage Package</b> (Advantage Package includes: ACH up to 4 files a month, 21-50 transactions, Cash Management Reporting, Account Reconciliation with Positive Pay)	\$50.00 per month
<b>Exclusive Package</b> (Exclusive Package includes: ACH up to 4 files a month, 50 plus transactions, Cash Management Reporting, Account Reconciliation with Positive Pay)	\$70.00 per month
Cash Management A la Carte Product Fees: (The following products may be purchased separately in lieu of a Cash Management Package)	
ACH (up to 4 files per month, 20 or less transactions)	\$25.00 per month
ACH (up to 4 files per month, 21-50 transactions)	\$40.00 per month
ACH (up to 4 files per month, 50 plus transactions)	\$60.00 per month
Cash Management Reporting	\$15.00 per month
Account Reconciliation with Positive Pay	\$25.00 per month
Business Member Remote Deposit Capture (RDC) Fees: **	
Deposit Ticket Fee	\$0.30 per deposit
Monthly Maintenance Fee	\$39.95 per month
One-time Implementation Fee	\$49.95 per initial request
Per Deposit Item Fee	\$0.14 per item
<b>**Additional Fees may apply for the purchase of approved equipment</b>	

The items and charges listed above may be changed if our process changes or if we find it necessary to add additional charges.