TRUE NORTH FEDERAL CREDIT UNION

Schedule of Fees & Rate Sheet - Business Deposit Accounts

Rates are subject to change at any time, call for current rates.

Business Services - General Fees	
Cash Orders	0.5% of total order
Coin Orders	0.8% of total order
Loose Coin	6% of total deposit
Fax Service (per page)	$1.00
Phone Transfers	$2.00
Disposable Coin Bags	First 25 Free
	$1.00 per Bag
Disposable Deposit Bags	First 25 Free
	$1.00 for 3 Bags

Business Share Draft Account		
Check Deposit	First 250 (per month)	Free
	251+ (each) (per month)	$0.08
ACH Debits/Credits	First 200 (per month)	Free
	201+ (each) (per month)	$0.05
Monthly Service Fee		$10.00
Returned Check Deposit		$5.00
Sweep Accounts (per month)		$15.00

Account Type		**DR****	**APY***
Business Share (Savings) Account (S8)		**0.10%**	**0.10%**
Calculated on daily ending balance and compounded quarterly. Dividend declared at quarter end.			
$50 minimum balance to earn dividends.			
Business Share Draft/Checking (S81)		**0.10%**	**0.10%**
Calculated on daily ending balance and compounded monthly. Dividend declared at month end.			
$2,500 minimum balance to earn dividends.			
Business Money Market Savings (S80)	$0.00 – 2,499	**0.00%**	**0.00%**
	$2,500 – 9,999	**0.10%**	**0.10%**
	$10,000 – 24,999	**0.15%**	**0.15%**
	$25,000 - 49,999	**0.20%**	**0.20%**
	$50,000 - 99,999	**0.25%**	**0.25%**
	$100,000 +	**0.30%**	**0.30%**
Calculated on daily ending balance and compounded monthly. Dividend declared at month end.			

Please refer to your Business Account Disclosures for additional terms. The Business Account Disclosures and this Rate Sheet/Fee Schedule together constitute your Truth-in-Savings disclosure. If you need a new Business Account Disclosure or Rate Sheet/Fee Schedule, please ask any Credit Union representative.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

*APY = Annual Percentage Yield or annual amount earned taking into account the effects of compounding.

**DR = Dividend Rate or rate used to calculate periodic dividends.

www.truenorthfcu.org	Juneau	Mendenhall	Anchorage	Fairbanks
admin@truenorthfcu.org	(907) 523-4777	(907) 523-4700	(907) 771-4777	(907) 328-4777

Revised: 04.01.14