Business Rates & Service Charges

Effective: 2026-05-15

This Rates & Service Charges document explains current terms, rates and service charges applicable to the savings and checking accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

Savings and Checking Account Rates

Account Type	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance to Earn APY	Additional Terms
Business Savings	**0.25%**	0.25%	N/A	N/A	
Premier Savings			$10,000.00	$10,000.00	Minimum opening balance and minimum daily balance to maintain dividends is $10,000
$10,000 - $19,999.99	**0.50%**	0.50%			
$20,000 - $29,999.99	**0.60%**	0.60%			
$30,000 - $49,999.99	**0.75%**	0.75%			
$50,000 - $74,999.99	**0.90%**	0.90%			
$75,000 and above	**1.25%**	1.24%			
Certificates			Minimum opening balance of $1,000 for all certificate terms.	Minimum opening balance and minimum daily balance to maintain dividends is $1,000	N/A
6 Month	**2.00%**	1.98%			
12 Month	**3.00%**	2.96%			
18 Month	**3.00%**	2.96%			
24 Month	**3.00%**	2.96%			
36 Month	**2.75%**	2.72%			
48 Month	**2.75%**	2.72%			
60 Month	**2.75%**	2.72%			
Business Checking	**0.25%**	0.25%	N/A	N/A	N/A

Account types not listed do not receive dividends or earn interest. Dividends will not be paid on accounts without a valid Tax ID Number. All dividends are calculated, paid out, and compounded monthly.

Explanation of Rates & Service Charges

As explained in the BSA, the Rates & Service Charges disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. Premier Savings is a Tiered Rate Account. For these accounts, if the account balance falls within a particular tier, the dividend rate for that tier will be paid on the entire balance in the account.

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 identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on all deposits on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Certificate Account Features

6(a). General Terms

After you start the account, you may not make additional deposits to a Certificate Account. The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

6(b). Certificate Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date. The amount of the penalty depends on the original term of the certificate, and will be calculated according to the account's dividend rate as stated in the following table:

Original Term	Early Withdrawal Penalty
6-month Term	Equivalent of 90 days of dividends.
12-month Term	Equivalent of 180 days of dividends.
18-month Term	Equivalent of 270 days of dividends.
24-month Term	Equivalent of 360 days of dividends.
36-month Term	Equivalent of 540 days of dividends.
48-month Term	Equivalent of 700 days of dividends.
60-month Term	Equivalent of 900 days of dividends.

The penalty is first applied as a forfeiture of part or all of the dividends that have been earned and not yet paid out at the time of early withdrawal. Any portion of the penalty not covered by unpaid dividends will be deducted from the principal balance.

At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

6(c). Certificate Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

6(d). Certificates are Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the credit union.

Service Charges

Business Checking Accounts

Business Preferred+ ..... $15.00 per month

Business Preferred ..... $10.00 per month

Business Basic ..... $0.00 per month

Canceled Check Copy (2 free) ..... $1.00 per check copy

Non-Sufficient Funds (NSF) Returned Item ..... $25.00 **

Overdraft Transfer ..... $1.00 per overdraft

Courtesy Pay Overdraft

ATM, everyday debit card transactions, and recurring debit card transactions ..... $15.00 per item*

ACH transactions, checks, in-branch transactions, online Bill Payer items, and Online Banking transfers ..... $25.00 per item*

**waived when total negative balance is $5 or less*

Check Stop Payment ..... $15.00 per stop order

Other Business Services

Account Reconciliation ..... $15.00 per hour

Account Research ..... $15.00 per hour

Account Research Trip $25.00

ACH Origination (per item).....$1.00 each for first 5 items per month; $.25 each thereafter

ACH Stop Payment Request ..... $15.00 per item

Cashier's Checks ..... $1.00 per item

Convenience Checks (4 checks per page) ..... $1.50 per page

Digital Opt Out Fee..... $5.00 per month*

**waived with Digital Banking and eStatements*

Debit Card Instant Issue Fee.....$5.00

Debit Card Reactivation Fee.....$15.00

Deposit Correction $10.00

Deposited Returned Item ..... $10.00 per item

Dormant Account ..... $5.00 per month

Foreign Drafts ..... $2.00 per item

Online Bill Payer..... $5.00 per month*

**waived with eStatement*

Remote Deposit Capture (RDC)..... $25.00 per month

Remote Deposit Capture (per item) over 200 items..... $0.10

Return Check – Self..... $25.00 per item

Returned Statement ..... $5.00 per month

Statement Copy ..... $5.00 per copy

Wire, Domestic..... $10.00 per transfer

Wire, International in Foreign Currency..... $20.00 per transfer

Wire, International in U.S. Dollars..... $40.00 per transfer

Industrial does not charge a fee for incoming wires.
For International wires in foreign currency, Industrial exchanges the funds on behalf of the member prior to sending the wire.
For International wires in U.S. dollars, the organization that receives the wire exchanges the funds.

**An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.