

BUSINESS ACCOUNTS RATES & TERMS

EFFECTIVE DATE: 02/00/0005									
EFFECTIVE DATE: 03/28/2025									
	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM BALANCE TO AVOID CHARGE	MINIMUM TO EARN DIVIDENDS	MINIMUM BALANCE FEE			
ROGUE BUSINESS SAVINGS	0.05%	0.05%			\$100	\$0			
ROGUE CLUB SAVINGS									
ROGUE OWNERSHIP ACCOUNT	5.25%	5.13%							
ROGUE ASSOCIATION CHECKING				\$100		\$5			
ROGUE CLUB CHECKING									
ROGUE BUSINESS CHECKING BASIC				\$1,000		\$5			
ROGUE BUSINESS CHECKING PLUS: \$0-\$4,999.99 \$5,000-\$14,999.99 \$15,000-\$29,999.99 \$30,000-\$49,999.99 \$50,000 +	0.00% 0.05% 0.05% 0.05% 0.05%	0.00% 0.05% 0.05% 0.05% 0.05%		\$5,000	\$0	\$10			
ROGUE BUSINESS MONEY MAKER: \$0-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$149,999.99 \$150,000 +	0.50% 0.60% 0.75% 0.90% 1.00% 1.00%	0.50% 0.60% 0.75% 0.90% 1.00%	\$0	\$2,000	\$0	\$10			
NONPROFIT CHECKING	0.10%	0.10%			\$5,000				
NONPROFIT MONEY MAKER \$0-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$149,999.99 \$150,000 +	0.60% 0.75% 1.00% 2.02% 2.53% 3.04%	0.60% 0.75% 1.00% 2.00% 2.50% 3.00%							

Sub-savings accounts are available upon request. All business account dividends are compounded and credited monthly. The minimum balance required to avoid a monthly fee is based on the average daily balance.

COST RECOVERY SCHEDULE:

The following cost recovery tiers are based on general activity level guidelines. The tiers are established for a business and are based on average activity levels. Activities include number of transactions and amount of cash ordered or deposited on a monthly basis. Activity fee is in addition to service fees (below) and applies to Rogue Association Checking, Business Checking Basic and Business Checking Plus.

BUSINESS ACTIVITY FEES - TIER LEVELS (Excluding Nonprofit Checking)	(***)*********************************	,		
Moderate Activity: (251-499 transactions and/or \$25,001 - \$50,000 cash ordered or deposited per month) \$25 High Activity: (500-749 transactions and/or \$50,001 - \$75,000 cash ordered or deposited per month) \$50 Supreme Activity: (570 transaction and/or over \$75,001 cash ordered or deposited per month) To be determined* * More information must be collected to determine exact monthly fee. FEE Account Reconciliation and Research (per hour) \$20.00 ATM Transactions All RCU/Co-0P ATM Transactions are free* Courtesy checks (per sheet) \$1.00 Inactive membership - monthly service fee (Assessed after 24 months of inactivity) \$5.00 Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) \$25.00 Overdrafts that are returned unpaid No fee Stop Payment (per item or series) \$20.00 MISCELLANEOUS SERVICES FEE Business ACH Origination (based on analysis) Minimum \$25.00 Check Copy Fee \$5.00 Corporate Check Fee (3 free per month) \$5.00 Disposable night deposit bags \$10/40 bags Endorsement stamps Varies Foreign Check Fee Varies International Draft \$10.00 + S/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3	BUSINESS ACTIVITY FEES - TIER LEVELS (Excluding Nonprofit Checking)	FEE		
High Activity: (500-749 transactions and/or \$50,001-\$75,000 cash ordered or deposited per month) \$50 Supreme Activity: (>750 transaction and/or over \$75,001 cash ordered or deposited per month) To be determined* * More information must be collected to determine exact monthly fee. **ACCOUNT FEES **Account Reconciliation and Research (per hour) \$20.00 **ATM Transactions All RCU/CO-OPATM Transactions are free* Check Orders Courtesy checks (per sheet) Inactive membership - monthly service fee (Assessed after 24 months of inactivity) \$5.00 Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts that are returned unpaid No fee Stop Payment (per item or series) \$20.00 MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Minimum \$25.00 Check Copy Fee \$5.00 Corporate Check Fee (3 free per month) \$5.00 Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft **Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee Wire Transfers - Domestic/International Zipper deposit bags (first 5 free) \$3	Average Activity: (<250 transactions and/or up to \$25,000 cash ordered or deposited per month)	No fee		
Supreme Activity: (>750 transaction and/or over \$75,001 cash ordered or deposited per month) * More information must be collected to determine exact monthly fee. ACCOUNT FEES Account Reconcilitation and Research (per hour) ATM Transactions Check Orders Courtesy checks (per sheet) Inactive membership - monthly service fee (Assessed after 24 months of inactivity) Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts that are returned unpaid Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders - Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Varies International Traffers - Domestic/International Zipper deposit bags (first 5 free)	Moderate Activity: (251-499 transactions and/or \$25,001 - \$50,000 cash ordered or deposited per	\$25		
* More information must be collected to determine exact monthly fee. ACCOUNT FEES Account Reconciliation and Research (per hour) ATM Transactions All RCU/CO-OP ATM Transactions are free * Check Orders Courtesy checks (per sheet) Inactive membership - monthly service fee (Assessed after 24 months of inactivity) Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts that are returned unpaid Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Stop Payment (per item or series) Business ACH Origination (based on analysis) Check Copy Fee \$5.00 Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders - Issued for up to \$1,000 (3 free per month) No Fee Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Zipper deposit bags (first 5 free) \$3 Varies Zipper deposit bags (first 5 free)	High Activity: (500-749 transactions and/or \$50,001- \$75,000 cash ordered or deposited per	\$50		
Account Reconciliation and Research (per hour) ATM Transactions Check Orders Courtesy checks (per sheet) Inactive membership - monthly service fee (Assessed after 24 months of inactivity) Norderafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts (NSFs) that are returned unpaid No fee Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders - Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee Statement Printout Fee Wire Transfers - Domestic/International Zipper deposit bags (first 5 free)		To be determined*		
ATM Transactions Check Orders Check Orders Courtesy checks (per sheet) Inactive membership - monthly service fee (Assessed after 24 months of inactivity) Noverdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts that are returned unpaid No fee Stop Payment (per item or series) Miscellaneous Services Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders - Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee Stament Printout Fee Wire Transfers - Domestic/International Zipper deposit bags (first 5 free) All RCU/CO-PATM Transactions are free* Varies Varies Varies \$1.00 Varies \$1.000 Varies \$1.000 Varies \$1.000 Varies \$1.000 Varies \$2.00 Varies \$1.000 Varies \$1.000 Varies \$3.00 Varies \$4.000 Varies \$4.000 Varies \$4.000 Varies \$4.000 Varies \$5.00	ACCOUNT FEES	F	EE	
Check Orders Courtesy checks (per sheet) Inactive membership - monthly service fee (Assessed after 24 months of inactivity) S5.00 Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts (NSFs) that are returned unpaid No fee Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders - Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee Wire Transfers - Domestic/International Zipper deposit bags (first 5 free) Varies Zipper deposit bags (first 5 free)	Account Reconciliation and Research (per hour)	\$20	0.00	
Courtesy checks (per sheet) Inactive membership - monthly service fee (Assessed after 24 months of inactivity) Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts that are returned unpaid No fee Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders - Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee \$5.00 Wire Transfers - Domestic/International Zipper deposit bags (first 5 free) \$3.00 Varies \$5.00 \$5.00 \$5.00 Varies \$10.00 \$5.00 Varies	ATM Transactions	All RCU/CO-OP ATM Transactions are free*		
Inactive membership - monthly service fee (Assessed after 24 months of inactivity) Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts that are returned unpaid No fee Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders - Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee Statement Printout Fee Wire Transfers - Domestic/International Zipper deposit bags (first 5 free)	Check Orders	Varies		
Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00) Overdrafts that are returned unpaid Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders – Issued for up to \$1,000 (3 free per month) No fee \$25.00 Minimum \$25.00 Minimum \$25.00 \$5.00 \$5.00 Varies Foreign Check Fee International Draft Money Orders – Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee \$10.00 Statement Printout Fee Wire Transfers – Domestic/International Varies Zipper deposit bags (first 5 free)	Courtesy checks (per sheet)	\$1.00		
Overdrafts that are returned unpaidNo feeStop Payment (per item or series)\$20.00MISCELLANEOUS SERVICESFEEBusiness ACH Origination (based on analysis)Minimum \$25.00Check Copy Fee\$5.00Corporate Check Fee (3 free per month)\$5.00Disposable night deposit bags\$10/40 bagsEndorsement stampsVariesForeign Check FeeVariesInternational Draft\$10.00 + S/HMoney Orders – Issued for up to \$1,000 (3 free per month)\$5.00Non-Rogue Card Access Fee\$10.00Statement Printout Fee\$5.00Wire Transfers – Domestic/InternationalVariesZipper deposit bags (first 5 free)\$3	Inactive membership - monthly service fee (Assessed after 24 months of inactivity)	\$5.00		
Stop Payment (per item or series) MISCELLANEOUS SERVICES Business ACH Origination (based on analysis) Check Copy Fee Corporate Check Fee (3 free per month) Disposable night deposit bags Endorsement stamps Foreign Check Fee International Draft Money Orders – Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee Statement Printout Fee Wire Transfers – Domestic/International Zipper deposit bags (first 5 free) \$20.00 Minimum \$25.00 Minimum \$25.00 \$5.00 Varies \$10/40 bags \$10/4	Overdrafts (NSFs) that are paid (Maximum fees charged per day = \$125.00)	\$25.00		
MISCELLANEOUS SERVICES FEE Business ACH Origination (based on analysis) Minimum \$25.00 Check Copy Fee \$5.00 Corporate Check Fee (3 free per month) \$5.00 Disposable night deposit bags \$10/40 bags Endorsement stamps Varies Foreign Check Fee Varies International Draft \$10.00 + \$/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3	Overdrafts that are returned unpaid	No fee		
Business ACH Origination (based on analysis) Check Copy Fee \$5.00 Corporate Check Fee (3 free per month) \$5.00 Disposable night deposit bags \$10/40 bags Endorsement stamps Varies Foreign Check Fee Varies International Draft \$10.00 + S/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3	Stop Payment (per item or series)	\$20.00		
Check Copy Fee \$5.00 Corporate Check Fee (3 free per month) \$5.00 Disposable night deposit bags \$10/40 bags Endorsement stamps Varies Foreign Check Fee Varies International Draft \$10.00 + S/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3	MISCELLANEOUS SERVICES	FEE		
Corporate Check Fee (3 free per month) \$5.00 Disposable night deposit bags \$10/40 bags Endorsement stamps Varies Foreign Check Fee Varies International Draft \$10.00 + S/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3	Business ACH Origination (based on analysis)	Minimum \$25.00		
Disposable night deposit bags \$10/40 bags Endorsement stamps Varies Foreign Check Fee Varies International Draft \$10.00 + S/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3	Check Copy Fee	\$5.00		
Endorsement stamps Varies Foreign Check Fee Varies International Draft \$10.00 + S/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3				
Foreign Check Fee Varies International Draft \$10.00 + \$/H Money Orders - Issued for up to \$1,000 (3 free per month) \$5.00 Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3				
International Draft				
Money Orders – Issued for up to \$1,000 (3 free per month) Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers – Domestic/International Zipper deposit bags (first 5 free) \$3	9			
Non-Rogue Card Access Fee \$10.00 Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3		,		
Statement Printout Fee \$5.00 Wire Transfers - Domestic/International Varies Zipper deposit bags (first 5 free) \$3		,		
Wire Transfers - Domestic/International Zipper deposit bags (first 5 free) Varies \$3		*		
Zipper deposit bags (first 5 free) \$3		,		
	,			
	Zipper deposit bags (first 5 free)	9	53 EDMO 200 (D 2 /40 /0002	

ERMC-302 (Rev.3/10/2023)