

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your Membership Agreement and Business Account Agreement.

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

RATE SCHEDULE - BUSINESS SHARE CERTIFICATE ACCOUNTS

	Share Certificate	Jumbo Certificate
Min. Opening Deposit:	\$5,000	\$100,000
Dividends Compounded:	Monthly	Monthly
Dividends Credited:	Monthly	Monthly
Dividend Period:	Calendar Month	Calendar Month
TERMS:	FIXED 12, 24 and 60 Month (See rate schedule for current rates and effective dates.)	FIXED 12, 24 and 60 Month (See rate schedule for current rates and effective dates.)
Additional Deposits:	Not Allowed	Not Allowed
Withdrawals:	Allowed w/Penalty	Allowed w/Penalty
Renewable:	Automatic	Automatic

RATE SCHEDULE - BUSINESS CHECKING & SAVINGS ACCOUNTS

	BUSINESS SAVINGS	BUSINESS FREE CHECKING	BUSINESS BASIC CHECKING	BUSINESS MONEY MARKET SAVINGS
Dividends Annual Percentage Yield (APY)/ Dividend Rate	% APY % Dividend	Not Applicable	% APY % Dividend	Balance \$5,000,000 & over % APY, % Dividend Balance \$2,500,000-\$4,999,999.99 % APY, % Dividend Balance \$1,000,000-\$2,499,999.99 % APY, % Dividend Balance \$500,000 - \$999,999.99 % APY, % Dividend Balance \$250,000-\$499,999.99 % APY, % Dividend Balance \$100,000-\$249,999.99 % APY, % Dividend Balance \$10,000-\$99,999.99 % APY, % Dividend Balance \$2,500-\$9,999.99 % APY, % Dividend Balance under \$2,500 % APY, % Dividend
Dividends Compounded	Monthly	--	Monthly	Monthly
Dividends Credited	Monthly	--	Monthly	Monthly
Dividend Period	Calendar Month	--	Calendar Month	Calendar Month
Balance Requirements	\$5			
Service Charge			\$15 per month service charge may be waived with \$10,000 average daily balance	
Minimum Opening Deposit	\$5	\$100	\$100	\$2,500
Minimum Balance to Avoid a Service Fee	--	--	\$10,000	--
Minimum Balance to Earn Stated APY	--	--	--	See information above
Balancing Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance
Account Limitations	--	Limited to 200 transactions per month, then .20¢ service fee for each transaction over 200.	Limited to 400 transactions per month, then .20¢ service fee for each transaction over 400.	Six withdrawals per month, then \$10 service fee for each withdrawal in excess of six.

FEE SCHEDULE

Account Fees Applicable to All Accounts

Account Maintenance Fee:	\$ 3.00 per month ²
Account Closing Fee (Accounts which have been opened 60 days or fewer):	\$ 15.00
Account Re-Opening Fee (Accounts which were closed within the last 60 days):	\$ 20.00
NSF/Overdraft Fee:	\$ 25.00 ⁴
Return Deposit Item Fee:	\$ 25.00 per item
Stop Payment Fee (Check/ACH/Bill Pay):	\$ 25.00 per request
Check Printing Fee:	Prices vary depending upon style
Check Copy Fee:	\$ 5.00 per item up to \$50, then \$3 per item
Temporary Checks:	\$ 5.00 for eight checks (Free for new accounts)
Check Cashing Fee:	\$ 5.00 per item ²
Overdraft Transfer Fee (applicable to overdraft transfers generated automatically from savings to checking):	\$ 5.00 per transfer if more than six per month

Card Fees

Regular Rush Card:	\$ 35.00
Replacement Card:	\$ 20.00
Joint Users Card (Ordered w/rush or replacement card):	\$ 10.00
Replacement Personal Identification Number (Ordered with rush):	\$ 35.00
Check/Credit Card Receipt Copies:	\$ 5.00 per item up to \$50 then \$3.00 per item

Other Service Fees (Applicable to All Accounts)

Account Reconciliation/Account Research Fee:	\$ 25.00 per hour
Paper Statement Fee:	\$ 1.00 per paper statement ¹
Statement Copy/History Fee:	\$ 5.00 per statement
Items Sent for Collection Fee:	\$ 20.00 per item
Wire Transfer (incoming domestic or foreign fee):	\$ 5.00 per transfer
Wire Transfer (outgoing fee):	\$ 15.00 per transfer
Payment by Phone/Web (Check, Credit Card, ACH):	\$ 10.00 per transfer
Visa Gift Cards:	\$ 2.50 per card
Visa TravelMoney Cards:	\$ 8.00 per card
Visa TravelMoney Card Reload Fee:	\$ 2.00 per reload
Cashier's Check Fee:	\$ 2.00 per check ² or \$ 5.00 per check
Copy Fee:	\$ 1.00 per page
Dormant Account Fee:	\$ 5.00 per month after 18 months without activity
Returned Mail - Bad Address Fee:	\$ 5.00 per month
Escheat Account Fee:	\$ 25.00 per account
Written Verification of Deposit:	\$ 10.00 per request

Other Service Fees (Applicable to All Accounts)

Counting Coins:	10% of total if \$25 or more
Levy Processing Fee:	\$ 50.00 per levy
Positive Pay:	\$25 per month

Electronic Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer/Inquiry Fee:	\$ 1.00 per transaction/inquiry ⁵
Foreign Transaction Fee (Visa International Service Assessment Fee on card transactions):	1% of purchases, cash withdrawals, cash advances and credits to the account

ACH

Same Day ACH:	\$5 per transaction
ACH Origination Fee:	\$35 per year
ACH (up to 4 files a month. 20 or fewer transactions):	\$20 per month
ACH (up to 4 files a month. 21-50 or fewer transactions):	\$30 per month
ACH (up to 4 files a month. 50 or more transactions):	\$50 per month

Online Banking

Bill Pay	
Monthly Service Fee:	Free
Expedited Payment Fee (Check):	\$ 25.00 per request
Expedited Payment Fee (Electronic):	\$ 10.00 per request
Bill Pay Research/Return Fees:	Applicable Fees Noted Previously
Bill Pay Stop Payment Fee:	\$ 25.00 per request
Bill Pay Cleared Check Copy Fee:	\$ 5.00 per item up to \$50, then \$3 per item
Bill Pay Max. Reimbursement for Late Charge/Penalty (see Bill Pay Electronic Terms/Conditions for Complete Details):	\$ 25.00

Packages

Standard (includes ACH up to 4 files a month, 20 or fewer transactions, Business Banking reporting):	\$25 per month
Professional (includes ACH up to 4 files a month, 21-50 transactions, Business Banking reporting, Positive Pay):	\$45 per month
Enterprise (includes ACH up to 4 files a month, 50 or more transactions, Business Banking reporting, Positive Pay):	\$70 per month

Other Member Business Fees

Night Depository Lock Bag/Key:	\$ 30.00
Night Depository Lock Bag - replacement key:	\$ 10.00
Night Depository Lock Bag - master key & master key replacement:	\$ 10.00

Credit Union Membership

Membership Share:	\$ 5.00 par value
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The rates and fees appearing in this ADDENDUM are accurate and effective for deposit accounts as of the Effective Date indicated on this ADDENDUM. If you have any questions or require current rate and fee information on your accounts, please call Ascend at 800-342-3086 or visit our website at ascend.org.

(1) Fee waived for members 65 years of age and older.
(2) Meet one of the following criteria for waiver of the Account Maintenance Fee and Check Cashing Fee, and be eligible for the \$2 per check Cashier's Check Fee: Maintain an average monthly balance of at least \$100 in a savings or checking account; have a Preferred checking account; have a Share certificate; have an active³ non-delinquent loan (including credit cards); have a Money Market account with a balance of at least \$2,500; or if you are 18 years of age or younger.

(3) An active loan includes any loan with a non-delinquent balance at month-end or a non-delinquent line of credit or credit card that had activity during the most recent month.
(4) NSF fees and Overdraft fees can be charged on the same transaction each time it is presented.
(5) Out-of-network ATM fees may include a balance inquiry fee and a withdrawal fee, even if both are part of the same log-in.