

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

EFFECTIVE DATE: 12/21/2024 **REPLACES ADDENDUM DATED:** 11/13/2024

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 | 0.20% APY 0.20% Dividend | Not Applicable | 0.20% APY 0.20% Dividend | Balance \$5,000,000 & over 4.33% APY, 4.25% Dividend Balance \$2,500,000-\$4,999,999.99 1.36% APY, 1.35% Dividend Balance \$1,000,000-\$2,499,999.99 1.36% APY, 1.35% Dividend Balance \$500,000 - \$999,999.99 1.36% APY, 1.35% Dividend Balance \$250,000-\$499,999.99 1.36% APY, 1.35% Dividend Balance \$100,000-\$249,999.99 1.36% APY, 1.35% Dividend Balance \$10,000-\$99,999.99 1.31% APY, 1.30% Dividend Balance \$2,500-\$9,999.99 0.70% APY, 0.70% Dividend Balance under \$2,500 0.20% APY, 0.20% 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

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| Account Maintenance Fee: | \$ 3.00 per month ¹ |
| 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 ⁹ |
| 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 (8 checks free monthly) |
| Overdraft Transfer Fee (applicable to overdraft transfers generated automatically from savings to checking): | \$ 5.00 per transfer if more than six per month |

We will not notify you of incoming wires to your account except on periodic statements.

Card Fees

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| 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)

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| Account Reconciliation/Account Research Fee: | \$ 25.00 per hour |
| Paper Statement Fee: | \$ 1.00 per paper statement |
| 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 Travel/Money Cards: | \$ 8.00 per card |
| Visa Travel/Money Card Reload Fee: | \$ 2.00 per reload |
| Cashier's Check Fee: | \$ 2.00 per check ¹ or \$ 5.00 per check |
| Copy Fee: | \$ 1.00 per page |

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| 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)

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| 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

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| Nonproprietary ATM Withdrawal/Transfer/Inquiry Fee: | \$ 1.00 per transaction/inquiry ⁴ |
| Foreign Transaction Fee (Visa International Service Assessment Fee on card transactions): | 1% of purchases, cash withdrawals, cash advances and credits to the account |

Loomis Safe Point

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| Loomis Safe Point | \$75 per month |
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ACH

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| Annual Certification Fee: | \$35 |
| ACH Monthly Fee: | \$20 |

Digital Banking

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| 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 |

Credit Union Membership

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| 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) 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 share certificate, have an active⁹ non-delinquent loan (including credit cards); have a Money Market account with a balance of at least \$2,500. (2) An active loan includes any loan with a non-delinquent balance at month-end or and a non-delinquent line of credit or credit card that had activity during the most recent

month. (3) NSF fees and Overdraft fees can be charged on the same transaction each time it is presented. (4) 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.

We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act. All loans are subject to credit approval.