



**Business Rate and Fee Schedule effective Friday, April 10, 2026**

**Business Savings**

\$25 Minimum average daily balance to earn dividends

	<u>Dividend Rate</u>	<u>APY</u>
Business Savings	0.030%	0.030%

**Business Other Savings**

\$5 Minimum opening balance  
\$25 Minimum average daily balance to earn dividends

	<u>Dividend Rate</u>	<u>APY</u>
Business Other Savings	0.030%	0.030%

**Business Checking**

\$100 Minimum opening balance  
0-100 transactions: no fee \*  
101+ transactions: \$0.50 per transaction \*

	<u>Dividend Rate</u>	<u>APY</u>
Business Checking	0.000%	0.000%

**Elite Business Checking†**

\$100 Minimum opening balance  
0-100 transactions: no fee \*  
101-250 transactions: \$0.25 per transaction \*  
251+ transactions: \$0.35 per transaction \*

	<u>Dividend Rate</u>	<u>APY</u>
\$0.01 - \$999.99	0.000%	0.000%
\$1,000 - \$9,999.99	0.070%	0.070%
\$10,000 - \$24,999.99	0.100%	0.100%
\$25,000 - \$99,999.99	0.150%	0.150%
\$100,000 or more	0.200%	0.200%

**Business Performance Checking§**

\$1,000 Minimum opening deposit  
0-500 free transactions per month \*  
501+ transactions: \$0.15 per transaction \*

	<u>Dividend Rate</u>	<u>APY</u>
\$0.01 - \$24,999.99	0.000%	0.000%
\$25,000 - \$49,999.99	0.100%	0.100%
\$50,000 - \$99,999.99	0.150%	0.150%
\$100,000 - \$249,999.99	0.200%	0.200%
\$250,000 - \$499,999.99	0.250%	0.250%
\$500,000 - \$999,999.99	0.350%	0.351%
\$1,000,000 or more	0.500%	0.501%

**Business Money Market Account‡**

\$1,000 Minimum opening balance

	<u>Dividend Rate</u>	<u>APY</u>
\$1,000 - \$9,999.99	0.499%	0.500%
\$10,000 - \$49,999.99	0.499%	0.500%
\$50,000 - \$99,999.99	0.797%	0.800%
\$100,000 - \$249,999.99	1.242%	1.250%
\$250,000 - \$499,999.99	1.735%	1.750%
\$500,000 - \$999,999.99	1.980%	2.000%
> \$1 million	2.225%	2.250%

**Premium Business Money Market Account¶**

\$2,500 Minimum opening balance

	<u>Dividend Rate</u>	<u>APY</u>
\$1,000 - \$14,999.99	1.143%	1.150%
\$15,000 - \$49,999.00	2.713%	2.750%
\$50,000 - \$99,999.99	2.956%	3.000%
\$100,000 - \$249,999.99	3.005%	3.050%
\$250,000 - \$499,999.99	3.005%	3.050%
\$500,000 - \$999,999.99	3.005%	3.050%
> \$1 million	3.198%	3.250%

**Business Certificates**

\$500 Minimum opening balance

	<u>Dividend Rate</u>	<u>APY</u>
3 Month	2.469%	2.500%
6 Month	2.810%	2.850%
12 Month	2.713%	2.750%
12 Month Bump	2.664%	2.700%
18 Month	2.713%	2.750%
24 Month	2.713%	2.750%
24 Month Add-On	2.520%	2.550%
36 Month	2.469%	2.500%
48 Month	2.469%	2.500%
60 Month	2.469%	2.500%

**Jumbo Business Certificates**

	<u>Dividend Rate</u>	<u>APY</u>
6 Month	3.150%	3.200%
\$100,000 Minimum opening balance		
12 Month	3.053%	3.100%
\$100,000 Minimum opening balance		

APY = Annual Percentage Yield

\* Transactions include: Checks cleared, checks deposited, all external debits and credits (internal transfers not included, defined as 'within the members business account'). Debit card transactions not included in transaction counts. Cash and coin exchange fees apply.

† \$10 Monthly Service Charge may be decreased/waived in the following circumstances:  
- \$5 waived if \$5,000 average daily balance maintained  
- \$10 waived if \$10,000 average balance maintained, or with an active Member Business Loan of \$50,000 or greater

‡ \$1,000 minimum average daily balance required to earn dividends & avoid fees

§ \$25,000 minimum average daily balance required to avoid \$25 Monthly Service Charge

¶ New money requirement: New money is defined as funds not currently held in deposit accounts at Kitsap Credit Union, unless made within the last 15 days. The new money requirement is waived for existing funds held in maturing KCU certificates when deposited into a new Premium Business Money Market Account. Business Checking account requirements: The checking account must be open, in good standing, and associated with the same member account number. The Premium Business Money Market account is limited to one per primary Tax Identification Number (TIN).

## Account and Service Fees

Account Research	\$25.00 per hour (1 hour minimum)
Business Money Market Account Minimum Balance	\$10.00 per month (waived if average daily balance of \$1,000 or higher is maintained)
Business Performance Checking Account Service Charge	\$25.00 per month (waived if average daily balance of \$25,000 or higher is maintained)
Card Replacement	\$5.00 per card
Card Replacement - Expedited	\$75.00 per card (received by mail within 3-5 business days)
Cash/Coin Exchange	0.1% fee for cash/coin received and/or disbursed (combined) in excess of \$5,000 per month for Business and Elite Business Checking; in excess of \$10,000 per month for Business Performance Checking.
Check Copy Fee	\$3.00 per copy
Corporate Check	\$6.00 per check
Corporate Check/Money Order Stop Payment	\$30.00 per check
Deposit Correction	\$5.00 per correction
Elite Business Checking Account Service Charge	\$10.00 per month (*see conditions on front to waive fee)
Inactive/Dormant Account	\$7.00 per account per month
Legal Processing (Garnishment/Levy)	\$75.00 per instance
Legal Research	\$75.00 per hour (1 hour minimum)
Money Order	\$5.00 per Money Order
Non-KCU ATM Use	\$1.00 per transaction (waived for participating CO-OP ATM transactions)
NSF (non-sufficient funds)	\$14.00 per declined transaction
Pay by Automated Phone System (SWBC)	\$10.00 per payment
Pay by Phone - Assisted (SWBC)	\$15.00 per payment
Pay by Website (SWBC)	\$10.00 per payment
Returned Loan Payment	Up to \$32.00 per payment
Returned Mail	\$7.00 per account per month
Signature Guarantee	\$25.00 per document
Statement Copy	\$3.00 per statement
Stop Payment	\$30.00 per check/ACH
Stop Payment - Self-Serve	\$20.00 per draft check when submitted through online/mobile banking
Temporary Checks (4 Checks)	\$1.00
VISA International Debit Card Transaction	2% of transaction amount made in a foreign country or made with merchants located in foreign countries, even if the transaction is initiated from within the U.S
Wire Transfer Fees Outgoing Domestic	\$25.00 per wire

## DISCLOSURE

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### Except as specifically described, the following disclosures apply to all Kitsap Credit Union Business accounts:

1. **Rate Information.** The Dividend rate and Annual Percentage Yield (APY) on your accounts are stated on page one. For Business Savings, Business Other Savings, and Elite Business Checking, and Business Performance Checking, the dividend rate and APY may change monthly as determined by the Credit Union's Asset Liability Committee (ALCO). For Business Money Market accounts, the dividend rate and APY may change weekly as determined by ALCO. Business Money Market account, and Elite Business Checking and Business Performance Checking accounts are tiered rate accounts for which you will receive the dividend rate and APY for each balance tier once the tiered balance amount has been met. Fees may reduce earnings. For Business Certificates, the dividend rate and APY are fixed and will be in effect for the term of the account. For Bump Rate Business Certificates, you may elect to adjust the dividend rate to the rate currently offered for the same term Bump Rate Business Certificate once during the original term of the Certificate. For all Business Certificate accounts, the APY is based on assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings. No interest or dividends will be paid to any zero-dividend account regardless of any terms or conditions provided by KCU.
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. For variable rate accounts, the dividend rate and APY stated on page one are the rates that the Credit Union anticipates paying for the applicable dividend period.
3. **Compounding and Crediting.** Dividends will be compounded daily and credited monthly. The dividend period for Business Savings, Business Other Savings, Business Money Market, Elite Business Checking, and Business Performance Checking accounts begins on the first calendar day of the month and ends on the last calendar day of the month. The dividend period for all Business Certificates begin on the day the account is open and ends on the maturity date of the account. For all accounts, if you close your account prior to the end of the dividend period, dividends will not be paid.
4. **Accrual of Dividends.** Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
5. **Balance Information.** The minimum balance required to open each account is stated on page one. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. The minimum average daily balance requirements to obtain the stated APY are listed on page one. If the average daily balance falls below the minimum requirement, dividends will not be paid. Business Money Market, Elite Business Checking, and Business Performance Checking accounts that do not maintain the minimum average daily balance will be charged a monthly service fee. You may change your checking account type at any time in person, by online chat, or by phone, with a Financial Service Representative. Please note, the account type does not automatically change according to the account balance, activity, or relationships.
6. **Business Certificate Account Features**
  - a. **Account Limitations.** After your account is opened, you may not make withdrawals or additional deposits to your account, unless otherwise indicated on the reverse.
  - b. **Maturity.** Your Business Certificate account will mature within the terms or on the maturity date on your Business Certificate Receipt or Maturity Notice.
  - c. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Business Certificate account before the maturity date.
    - i. **Amount of Penalty.** For Business Certificate accounts, the amount of the early withdrawal penalty is 90 days dividends for certificates with maturity dates of 1 year or less, 180 days dividends for certificates with maturity dates over 1 year.
    - ii. **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal. For total withdrawal of funds, the penalty will be calculated on the principal balance in the account at the time of early withdrawal. For partial withdrawals, the penalty will be calculated on the amount withdrawn.
  - d. **Renewal Policy.** Business Certificate accounts that are automatically renewable will automatically renew for another term upon maturity, unless you request otherwise. For a renewal account you have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. If the account will not automatically renew, dividends will not be paid after maturity, and the entire balance will be transferred in accordance with your payment instruction.
7. **Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union. The rates and fees appearing in this Schedule are accurate and effective as of the Effective Date indicated on page one. If you have any questions or require current rate information on your accounts, please call the Credit Union.