

Business Rate and Fee Schedule

Effective Date: April 22, 2026

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your deposit accounts at Harborstone Credit Union. The credit union may offer other rates or amend the rates contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is also part of the Harborstone Credit Union Membership and Account Agreement.

Business Savings and Checking Accounts					
	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Monthly Balance	Monthly Fee
Business Savings	0.05%	0.05%	\$5 + one-time \$5 membership fee	\$5, or \$100 to earn dividends	\$0
Set-Aside Savings	0.05%	0.05%	\$5	None	\$0
Business Basic Checking	None	None	\$100	None*	\$0
Business Interest Checking			\$100	None*	\$10
	\$0–\$9,999	0.01%			
	\$10,000–\$24,999	0.05%			
	\$25,000–\$99,999	0.10%			
	\$100,000–\$249,999	0.15%			
	\$250,000 +	0.20%			
Business Money Market Accounts			\$100	\$10,000	If minimum balance is met, none; otherwise, \$10
	\$0–\$9,999.99	2.00%			2.01%
	\$10,000–\$99,999.99	2.00%			2.01%
	\$100,000–\$249,999.99	2.00%			2.01%
	\$250,000–\$999,999.99	2.00%			2.02%
	\$1,000,000 +	2.00%			2.02%

*If checking account maintains a zero balance for nine consecutive months, the account will be closed.

Dividends on savings and checking accounts are calculated daily and compounded and credited monthly.

Business Savings and Checking Account Fees			
Fee Type	Fee Amount	Fee Type	Fee Amount
Initial Membership Fee	\$5	Internal Sweeps Setup Fee	\$25
Nonsufficient Funds Fee (includes EFT/ACH NSF, items paid or returned, checks no funds, and return item fees)	\$35 per attempt (includes EFT/ACH NSF, items paid, items returned, checks no funds, and return item fees)	Extended Overdraft Fee (includes held/nonsufficient funds, checks, ATM/Visa® debit, POS, ACH)	\$20 per occurrence. While members are limited to eight debit transaction fees per day per account (\$160), it is possible to incur additional fees if previously authorized transactions settle on a day where eight fees have already been assessed.
Deposit Item Returned	\$20 per returned transaction	Recalling Sent ACH Items	\$5
Money Order Fees	\$3 per money order	Internal Sweeps Fee	\$20 per month
Credit Union Check	\$5 per check	ACH Returned Items	\$5
Account Research or Reconciliation	\$25 per hour	ACH Paper Listing	\$0.25 per debit or credit \$50 per file
Check Cashing Fee	\$5 or 2%, whichever is greater (applies when you have only a savings account with a balance of \$100 or less)	Late ACH Files	\$50 per file
Online Cash Management—includes Bill Pay, account transfers, balance alerts, check images, detail transaction reporting, and multiple user capability	No charge	Check Copy Fee	No charge for the first 10 checks per month Additional copies, \$2; faxed, \$4
Online Cash Management— plus domestic wire capabilities	\$20 per month \$50 one-time setup fee 3 no fee wires per month	Business Deposit Xpress (remote check deposit)	One-time setup fee at first location, \$50 Setup at additional locations, \$25 each Monthly service fee at first location, \$50 Monthly fee at additional locations, \$10 Check deposit fee (first 100 are free), \$0.10 per item
Online Cash Management— plus ACH capabilities	\$20 per month, plus \$0.10 per ACH, \$1 per transaction for same day ACH, \$50 one-time setup fee	International Bank Wires	\$45 outgoing/\$20 incoming
Debit Card Issuance Fee	First card for each owner, none Automatic reissued cards, none Replacement card (lost, stolen, damaged), \$10	International ATM Transaction	\$2
Debit Card Issuance Expedited Shipping	\$75	Domestic Bank Wires (for accounts without Online Cash Management with wires)	\$25 outgoing
Dormant Account Fee	\$15 per month	Cash Machine Withdrawal Fee	None at Harborstone-owned or CO-OP ATMs \$2 each from checking and \$0.50 each from savings at non-Harborstone, non-CO-OP ATMs (Harborstone is not responsible for surcharge fees assessed by other ATM owners)
		Currency Order Fee (per strap of 100 bills)	\$0.25 per strap
		Merchant Check Fee	\$15

Statement Copy Fee	First three per month, free; \$3 per copy thereafter	Levy/Garnishment	\$75 per occurrence
Stop Payment Fee	\$30 per request	Bagged/Boxed Coin Order or Deposit Fee	\$5 per bag/box
International Transaction Fee (debit)	1.5% of transaction total in U.S. dollars	Positive Pay Monthly Fee	\$25 per business entity (includes one account); \$5 per additional account
Money Market Closure Fee	\$20 if closed within 90 days of opening	Business Interest Check Deposit/Withdrawal Fee	200 free check deposits and withdrawals per month; \$0.25 per subsequent item
Business or Money Market Checks	Prices vary	Business Basic Check Deposit/Withdrawal Fee	100 free check deposits and withdrawals per month; \$0.25 per subsequent item
Escheatment Fee	\$25		

Business Certificate Accounts				
Business Certificates	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening and Monthly Balance	Annual Fee
6-months	2.89%	2.93%	\$500	\$0
12-months	3.10%	3.15%	\$500	\$0

Dividends on all certificate accounts are calculated daily and compounded and credited monthly.

Certificate Account Fees	
Fee Type	Fee Amount and Details
Early Withdrawal Fee	<p>Amount of penalty is 90 days of dividends for any withdrawal prior to maturity.</p> <p>The penalty is calculated as a forfeiture of part of the dividends that have been or would have been 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 dividend has already been paid, the penalty will be deducted from the principal.</p> <p>Exceptions. At our option, we may pay the account before maturity without imposing an early-withdrawal penalty under the following circumstances:</p> <ul style="list-style-type: none"> When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. In the event Harborstone Credit Union calls all certificates for cashing.
Renewal Policy	The renewal policy for your account will be set forth on the certificate account receipt. For a renewal account, you have a grace period of 10 days after maturity to withdraw funds in the account without being charged an early-withdrawal penalty. If this account will not automatically renew, dividends will not be paid after maturity and the entire deposit will be transferred to your checking or savings account.
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 Harborstone Credit Union.
Escheatment Fee	\$25

Truth In Savings Disclosure

Except as specifically described, the following disclosures apply to all accounts:

- Rate Information.** The dividend rates and annual percentage yields on your accounts are set forth above. For dividend-bearing accounts, the dividend rate and annual percentage yield may change monthly, with the exception of money market accounts, as determined by Harborstone Credit Union's Asset Liability Committee (ALCO). Fees may reduce earnings.

For money market accounts, the dividend rate and annual percentage yield are variable and may change weekly as determined by Harborstone Credit Union's ALCO. The money market account is a tiered-rate account. Once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance in your account. To the extent money market principal is withdrawn, earnings will be reduced.

For certificates, dividend rate and annual percentage yield are fixed and will be in effect for the term of the account. The certificate dividend rate and annual percentage yield are based on an assumption that dividends will remain on deposit until maturity. To the extent certificate dividends are not compounded, earnings will be reduced.
- Nature of Dividends.** Dividends are paid from the current income and available earnings after required transfers to reserves at the end of a dividend period. The dividend rate and annual percentage yield set forth above, which the credit union anticipates paying for the applicable dividend period, are accurate as of the effective date.
- Compounding and Crediting.** Dividends will be compounded and credited monthly (and at maturity as applicable) per statement cycle as set forth above. The dividend period for all dividend-bearing accounts is monthly, beginning on the first calendar day of each month and ending on the last calendar day of each month (and at maturity where applicable).
- Accrual of Dividends.** Dividends will begin to accrue on noncash deposits (e.g., checks) within two business days of deposit but no later than the day we receive provisional credit. If you close your account before accrued dividends are credited, accrued dividends will not be paid, with the exception of certificates. If you close your certificate before accrued dividends are credited, dividends will be paid through the closure date, less an early-withdrawal penalty.
- Balance Information.** The minimum balance required to open each account is set forth above. 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 determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period. The minimum balance to earn dividends must be maintained each day of the dividend period.

The money market account minimum balance of \$10,000 must be maintained to obtain the stated annual percentage yield and avoid a monthly service fee.
- Account Limitations and Requirements.** The account limitations for each account are set forth above or specified in further detail below.

If you select a certificate distribution of dividends to your money market, checking, or savings accounts as indicated on your certificate account receipt, your certificate dividends will not compound to the certificate. The annual percentage yield will be shown on your certificate account receipt.

Closure of any Harborstone deposit account before accrued dividends are credited will result in forfeiture of that month's dividends.

The minimum money market account withdrawal amount is \$250.
- Maturity Period.** Your certificate account will mature within the term set forth above or maturity date set forth on your certificate account receipt or renewal notice.