



BUSINESS ACCOUNT

Rate and Fee Schedule

Deposit & Certificate Accounts



Effective Date: April 2, 2024

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Savings and Checking at Pacific Cascade Federal Credit Union at this time for Business accounts opened AFTER April 17, 2023. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Business Rate and Fee Schedule and acknowledges that it is a part of the Business Membership and Account Agreement.

ACCOUNT NAME	S TYPE	BALANCE TIERS	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM DAILY BALANCE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	DIVIDEND PERIOD
Business Daily Access Primary savings at the credit union.	90	---	.05%	.05%	\$5	\$5	Monthly	Monthly	Monthly
Business Checking	91	\$5,000+	.20%	.20%	\$100	\$2,500*	Monthly	Monthly	Monthly

*If balance falls below \$2,500 at any time during a month, account will be charged a monthly service fee of \$20. If account falls below first tier (\$5,000), account earns no dividends. Once a balance tier is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.

Business Money Market	92	\$10,000 - \$24,999	0.50%	0.50%	\$10,000	\$10,000	Monthly	Monthly	Monthly
		\$25,000 - \$49,999	0.75%	0.75%					
		\$50,000 and over	1.00%	1.00%					

If the account balance falls below minimum daily balance, the account earns no dividends. Once a balance tier is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account. Account is allowed 6 withdrawals per month with no fee. Additional withdrawal transactions will be charged as set forth on the reverse side.

Last Rate Change Date: August 1, 2023

Effective Date: August 1, 2023

Maturity Date:

Certificate Accounts	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	DIVIDEND PERIOD
1 year 80	3.50%	3.50%	\$5,000	Quarterly	Quarterly	Quarterly
2 years 81	3.00%	3.00%				
3 years 82	2.50%	2.50%				

Certificate Special (Offered through September 18, 2023- June 30, 2024)	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	DIVIDEND PERIOD
1 Year 80	4.00%*	4.00%*	\$5,000	Quarterly	Quarterly	Quarterly

*Rates subject to change without notice.



TRUTH-IN-SAVINGS DISCLOSURES

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

1. Rate Information

- The Dividend Rate and Annual Percentage Yield on your accounts are set forth on the reverse side.
- For dividend bearing accounts, the Dividend Rate and Annual Percentage Yield may change monthly for Business Daily Access as determined by the Board of Directors.
- The Business Checking Accounts is a tiered rate account. The Dividend Rates and Annual Percentage Yields applicable to each account depends on the balance ranges set forth on the reverse side. For Business Checking Accounts, once a balance range is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.

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.
- The Dividend Rate and Annual Percentage Yield set forth above are accurate as of the Effective Date which the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting

- Dividends will be compounded and credited as set forth on the reverse side.
- The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth on the reverse side.

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 set forth on the reverse side.
- For Business Checking Accounts, the minimum balance required to avoid a service fee is set forth on the reverse side. If the minimum balance is not met, there will be a service fee as set forth on the Rate and Fee Schedule.
- For Business Daily Access the minimum balance required to obtain the stated Annual Percentage Yield is set forth on the reverse side. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield.
- For all dividend bearing accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

The rates in this Schedule are accurate as of the Effective Date indicated on the reverse side. If you have any questions or require current rate information on your accounts, please call the Credit Union at 541-343-6238 or 1-800-477-3328.