



Business Plus Checking

Midsized to large businesses and/or high transaction needs

This is a flexible business checking account that earns monthly dividends, which are credited to the account at the end of each month (the rate may change monthly). An initial deposit of \$25.00 is required to open the account.

Current dividend rate schedule

Balance	Rate	APY
Up to \$24,999.99	0.10%	0.10%
25,000+	0.15%	0.15%

Tiered maintenance charge gives you control. You won't need to switch accounts in the event that you reduce the number of items for a statement cycle.

Fewer than 101 items* – \$10.00 *(waived if average daily balance is greater than \$2,499.99)*

101 to 250 items – \$20.00 *(waived if average daily balance is greater than \$9,999.99)*

251 to 400 items – \$30.00 *(waived if average daily balance is greater than \$24,999.99)*

400+ items** – \$30.00 *(waived if average daily balance is greater than \$24,999.99)*

and a per-item charge of \$0.40 is assessed for each item **after** the first 400.

To facilitate your cash needs, a nominal fee may be assessed. The Total Cash In and Out will be aggregated, and a charge will be assessed on the total based upon the following tiers:

Less than \$10,000.01	\$0.00
\$10,000.01 – \$25,000.00	\$0.001
\$25,000.01 – \$100,000.00	\$0.0005
Over \$100,000.00	\$0.00035

Community Checking

501 and 503(c) nonprofits, churches, clubs, and organizations

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25,000+	0.15%	0.15%

Tiered maintenance charge gives you control. You won't need to switch accounts in the event that you reduce the number of items for a statement cycle.

Fewer than 101 items* – \$5.00 *(waived if average daily balance is greater than \$2,499.99)*

101 to 250 items – \$10.00 *(waived if average daily balance is greater than \$9,999.99)*

251 to 400 items – \$15.00 *(waived if average daily balance is greater than \$24,999.99)*

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\$10,000.01 – \$25,000.00	\$0.001
\$25,000.01 – \$100,000.00	\$0.0005
Over \$100,000.00	\$0.00035

*An item is any debit or credit to the account with the exception of wires (as they have a separate charge). Transaction items such as Remote Deposit Capture and Payroll (which are processed through Business Bill Payer) are counted as a single item. Please note debit card transactions are not included in the item count.

** If you believe this may affect you, see other business services below for ways you may improve your efficiency and reduce your costs.

APY= Annual Percentage Yield. Deposit accounts are insured by account ownership up to \$250,000 by the National Credit Union Administration. Rate is subject to change any time after account opening. Fees could reduce earnings.



Essential Business Checking

Small businesses, new businesses, small non-profits and clubs

- Non-dividend paying account
- Required to utilize e-statements and online access
- An initial deposit of \$25.00 is required to open the account
- Allows for 50 free items* per month. If you have more than 50 items in a month, a per-item charge of \$0.40 is assessed for each transaction **after** the first 50.
- Monthly maintenance fee – \$5.00 (*waived if average daily balance is greater than \$999.99*)

To facilitate your cash needs, a nominal fee may be assessed. The Total Cash In and Out will be aggregated and a charge will be assessed on the total based upon the following tiers:

Less than \$10,000.01	\$0.00
\$10,000.01 – \$25,000.00	\$0.001
\$25,000.01 – \$100,000.00	\$0.0005
Over \$100,000.00	\$0.00035

Business Savings

Rate: 0.10%

APY: 0.10%

Monthly Maintenance Fee: \$8.00

Monthly maintenance fee is waived if ANY ONE of the following is true:

- Have an active business checking account (*checking pricing applies*)
- Maintain a \$500.00 minimum balance in the savings account
- Maintain a \$2,500.00 relationship balance (*includes all outstanding principal loan balances and deposit balances for the business entity*)

Business Optional Money Account (OMA)

- Minimum account opening balance – \$5,000.00
- Monthly maintenance fee – \$10, if balance is below \$5,000.00 at any time during the month

Balance	Rate	APY
Up to \$24,999.99	0.15%	0.15%
\$25,000.00+	0.20%	0.20%

If balance falls below minimum for tier, the rate drops to lower tier.

Business Money Plus

- May issue up to three checks per month
- Minimum account opening balance – \$10,000.00
- Monthly maintenance fee – \$15, if balance is below \$10,000.00 at any time during the month

Balance	Rate	APY
\$10,000.00 to \$34,999.99	0.15%	0.15%
\$35,000.00 to \$74,999.99	0.20%	0.20%
\$75,000.00 to \$124,999.99	0.25%	0.25%
\$125,000 to \$499,999.99	0.30%	0.30%
\$500,000 +	0.40%	0.40%

If balance falls below minimum for tier, the rate drops to lower tier. If balance falls below \$10,000.00 during the month, the dividend rate drops to the Business Savings rate (see above).

*An item is any debit or credit to the account with the exception of wires (as they have a separate charge). Transaction items such as Remote Deposit Capture and Payroll (which are processed through Business Bill Payer) are counted as a single item. Please note debit card transactions are not included in the item count.

APY= Annual Percentage Yield. Deposit accounts are insured by account ownership up to \$250,000 by the National Credit Union Administration. Rate is subject to change any time after account opening. Fees could reduce earnings.





Business Jumbo Money Market

- Minimum account opening balance – \$100,000.00
- Monthly maintenance fee – \$25, if balance is below \$100,000.00 at any time during the month

Balance	Rate	APY
Up to \$99,999.99	0.25%	0.25%
\$100,000 to \$249,999.99	0.95%	0.95%
\$250,000 to \$499,999.99	1.09%	1.10%
\$500,000 to \$999,999,999.99	1.34%	1.35%

If balance falls below minimum for tier, the rate drops to lower tier. If balance falls below \$100,000.00 during the month, a \$25 fee will be assessed

Business Certificates

TERM	RATE	APY	Min. Bal to Open	Early Withdrawal Penalty*
3 Months	0.10%	0.10%	\$500	30 Days' Dividends
6 Months	0.15%	0.15%		
12 Months	0.25%	0.25%		
18 Months	0.30%	0.30%	\$1,000	180 Days' Dividends
24 Months	0.35%	0.35%		
30 Months	0.40%	0.40%		
36 Months	0.60%	0.60%		
48 Months	0.70%	0.70%	\$1,000	365 Days' Dividends
60 Months	0.75%	0.75%		

Business Certificates Specials

Share Certificate Specials are limited time offerings that provide increased value. Share Certificate Accounts are fixed rate accounts. Rates are based on 3Rivers investment rate and are declared on a weekly basis. Dividends are compounded daily and paid the last day of each month. The rate and APY will be in effect for the term of the certificate and are based upon the assumption that dividends will remain on deposit in that account until maturity. Premature withdrawal will reduce earnings. At maturity, certificates automatically renew into the product denoted in the renewal product column below unless funds are withdrawn from the account within seven calendar days after maturity or if 3Rivers receives notice within the grace period of seven days. If funds are withdrawn before the maturity date, an early withdrawal penalty is applicable and may include principal.

TERM	RATE	APY	Min. Bal to Open	Early Withdrawal Penalty*	Renewal Product
13 Months***	1.69%	1.70%	\$10,000	180 Days' Dividends	12 Months
13 Months***	1.98%	2.00%	\$20,000 (50% New Money)		
33 Months****	1.88%	1.90%	\$10,000		
33 Months****	2.18%	2.20%	\$20,000 (50% New Money)		36 Months

*Penalty varies based upon the term of the certificate (and may include principal) as follows: Under 1 year = the equivalent of 30 days' dividends

***13-Month Certificate Special: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. IRA option available on consumer certificates. Upon renewal, will renew at a 12-Month Term. To be eligible for the higher rate for the 13-Month Share Certificate at least 50% of the opening balance must be new money to 3Rivers. The funds may not be from an existing 3Rivers membership account.

****33-Month Certificate Special: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. IRA option available on consumer certificates. Upon renewal, will renew at a 36-Month Term. To be eligible for the higher rate for the 33-Month Share Certificate at least 50% of the opening balance must be new money to 3Rivers. The funds may not be from an existing 3Rivers membership account.



Other Business Services

- **Business Bill Pay** – Free
- **Special Cash Orders** – \$100.00 per order
- **Lockable Bag Purchase** – \$10.00 per bag
- **Partnership with Payment Processing Consultants for Merchant Card Services (Credit Card Processing)**
- **Wire Transfers**
 - Methods: In-Branch, Call-In, E-mail, Online Account Access *(requires separate agreement)*
 - Incoming Wire Transfer – \$10.00
 - Outgoing Wire Transfer
 - Domestic Recurring/New – \$25.00/\$15.00
 - International U.S. Dollar/Foreign Currency – \$40.00/\$25.00
- **Business ACH Online** – Send and collect payments electronically
 - One-time \$100 setup charge, then \$45.00 per month, includes ACH Positive Pay
 - Same day ACH - \$20 per file transfer, maximum daily amount of \$25,000
- **Remote Deposit Capture (RDC)**
 - One-time \$100 setup charge, then \$50.00 per month *(Business member purchases own scanner)*
- **For both ACH and RDC**
 - One-time \$100 setup charge, then \$65.00 per month, includes ACH Positive Pay (Business member purchases own scanner)
- **Sweep Account** – \$50.00 per month
 - Sweep feature is only available if connected to a LOC. This is not for deposit account transfers.
- **ACH Positive Pay**
 - One-time \$100 setup charge, then \$40.00 per month
- **Check Positive Pay**
 - One-time \$100 setup charge, then \$50.00 per month
- **ACH & Check Positive Pay**
 - One-time \$100 setup charge, then \$80.00 per month
- **Remote Deposit Capture & Check Positive Pay**
 - One-time \$100 setup charge, then \$75.00 per month
- **RDC, Check & ACH Positive Pay**
 - One-time \$100 setup charge, then \$80.00 per month
- **ACH, RDC, Check & ACH Positive Pay**
 - One-time \$100 setup charge, then \$100 per month