

## PROSPERA CREDIT UNION

4830 N BALLARD ROAD  
APPLETON, WI 54913  
920-882-4800

---

# Business Checking Account

---

### Account Details

|                          |         |              |      |
|--------------------------|---------|--------------|------|
| Current Rate:            | .00%    | Current APY: | .00% |
| Payment Frequency:       | Unknown | Date Opened: | //   |
| Minimum Balance to Earn: | \$.00   |              |      |

### Rate Information:

The dividend rate (Rate) and Annual Percentage Yield (APY) may change at any time, as determined by the Credit Union Board of Directors. The Rate and APY on this account was last declared as shown above.

### Compounding and Crediting

Dividends will be accrued every day. Dividends will be compounded and credited to your account every month.

### Dividend Period

For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividends.

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

### Minimum Balance Requirements

There is a minimum daily balance requirement of \$200.00 to avoid a monthly maintenance fee of \$5.00. If, during any month, your account balance falls below the required minimum daily balance of \$200.00, your account will be subject to a monthly maintenance fee for that month.

You must maintain the minimum daily balance requirement noted under Account Details: Minimum Balance to Earn Dividend to obtain the disclosed annual percentage yield (APY). For this account, it is \$500.00.

### Daily Balance Computation Method:

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. If you close your account before dividends are paid, you will not receive the accrued dividends.

### Accrual of Dividends on Noncash Deposits

Dividends will begin to accrue no later than the business day we receive provisional credit for the placement of noncash items (for example, checks) to your account.

### Transaction Limitations

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Transactions restricted by the federal Unlawful Internet Gambling Enforcement Act are prohibited from being processed through business accounts at this Credit Union.

### Fees and Charges

Per Check Fee: The first 25 checks that clear your account for payment per month are free; for any checks cleared over 25, there will be a \$.15 charge per check.

Deposited Checks: For checks deposited, the first 200 checks deposited into your membership account per month are free; for any checks deposited over 200 per month, there will be a charge of \$.07 for each additional one.

This account may be assessed various fees and charges according to the specifications published in the Fee Schedule.

### Common Features

Bylaw Requirements: You must purchase one share in your Share Savings account as a condition of admission to membership. The Par Value of one share is \$5.00.

Member accounts in the Credit Union are federally insured by the National Credit Union Administration.