Business
Our Rates & Service Charges

CYPRUS CREDIT UNION
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Our Rates & Service Charges explains current terms, rates and service charges applicable to the share savings, checking, money market and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

Rates for Share Savings, Checking, Money Market and Certificate Accounts

Effective Date: 11-02-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Regular Savings $0 and over	0.050%	0.05%	$5	$0.01	Monthly	Monthly
Essentials Checking $0 and over	0.000%	0.00%	$50	N/A	Monthly	Monthly
Choice Interest Checking $0 to $49,999.99 $50,000 to $99,999.99 $100,000 and over	 0.100% 0.150% 0.200%	 0.10% 0.15% 0.20%	$50	$0.01	Monthly	Monthly
Choice Earnings Checking $0 and over	N/A	N/A	$50	N/A	N/A	N/A
Non-Profit Checking $0 and over	0.000%	0.00%	$0	N/A	Monthly	Monthly
Business Money Market $0 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $499,999.99 $500,000.00 to $999,999.99 $1,000,000.00 and over	 0.499% 1.982% 2.472% 3.251% 3.251% 3.687%	 0.50% 2.00% 2.50% 3.30% 3.30% 3.75%	$0	$0.01	Monthly	Monthly
Business Growth Money Market $0 to $4,999.99 $5,000.00 to $19,999.99 $20,000.00 to $49,999.99 $50,000.00 and over	 3.445% 1.982% 1.490% 0.499%	 3.50% 2.38% - 3.50% 1.85% - 2.38% 0.50% - 1.85%	$0	$0.01	Monthly	Monthly
Public Funds Money Market $0 and over	0.747%	0.75%	$0	$0.01	Monthly	Monthly
Business Sweep Money Market $0 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 to $249,999.99 $250,000.00 to $499,999.99 $500,000.00 to $999,999.99 $1,000,000.00 and over	 0.747% 2.227% 2.716% 3.494% 3.494% 3.928%	 0.75% 2.25% 2.75% 3.55% 3.55% 4.00%	$0	$0.01	Monthly	Monthly

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Effective Date: 11-02-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Business IOLTA Money Market						
$0 to $49,999.99	0.499%	0.50%	$0	$0.01	Monthly	Monthly
$50,000.00 to $99,999.99	1.982%	2.00%				
$100,000.00 to $249,999.99	2.472%	2.50%				
$250,000.00 to $499,999.99	3.251%	3.30%				
$500,000.00 to $999,999.99	3.251%	3.30%				
$1,000,000.00 and over	3.687%	3.75%				
Business UARHOF Money Market						
$0 to $49,999.99	0.499%	0.50%	$0	$0.01	Monthly	Monthly
$50,000.00 to $99,999.99	1.982%	2.00%				
$100,000.00 to $249,999.99	2.472%	2.50%				
$250,000.00 to $499,999.99	3.251%	3.30%				
$500,000.00 to $999,999.99	3.251%	3.30%				
$1,000,000.00 and over	3.687%	3.75%				
Certificates						
Regular Certificates						
6 month	3.928%	4.00%	$500	$500	Monthly	Monthly
12 month	3.977%	4.05%				
18 month	4.025%	4.10%				
24 month	4.554%	4.65%				
36 month	4.314%	4.40%				
48 month	4.362%	4.45%				
60 month	4.410%	4.50%				

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Explanation of Rates & Service Charges

As explained in the BSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.

Choice Interest Checking and regular Business Money Market accounts are Tiered Rate Accounts. For these accounts, if the balance is within a particular tier, the Dividend Rate and Annual Percentage Yield specified for that tier will apply to the full balance in the account. Business Growth Money Market accounts are Tiered Rate accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier.

For all accounts, the Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield.

For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Analysis

Choice Earnings Checking accounts ae subject to account analysis. For these accounts, we will calculate an earnings credit that is applied against transaction or service fees (not including merchant card fees) incurred on the account. The earnings credit is calculated by dividing our current analysis earnings credit rate by the number of days in the month, dividing that number by 365, and multiplying the result by the average collected balance in the account for the month. The result is your earnings credit for the month, and is credited against fees other than merchant card fees charged to the account. If the earnings credit is less than the amount of fees incurred for the month, the difference will be charged to your account. However, the earnings credit is not interest or dividends, and is used only to reduce fees. If the amount of the earnings credit exceeds fees charged to the account, the difference is not credited to the account or paid to you. Our current earnings credit rate is set in our discretion and is subject to change at any time without prior notice.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The penalty will equal the lesser of: (1) all dividends earned on the entire balance since the beginning of the current term, or (2) 90 days' dividends on the entire balance if the certificate term is one year or less, and 180 days' dividends on the entire balance if the certificate term is more than one year.

2) How the Penalty Works. If earned dividends have previously been withdrawn, the penalty will be deducted from the principle balance.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay any certificate account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 73 and has a required minimum distribution (RMD) or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Public Funds

Public Funds Money Market is only available to government, municipal, or other public entities.

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Our Service Charges

Account Closure (If closed within 90 days of opening) $10

Account Research/Reconciliation (No charge if credit union error) ..... $20 per hour ($20 minimum)

Bad Address (one time) $5

Card Payment/ Check by Phone $10

Card Replacement $10

Card Rush Order ..... $25 per card

Check Copy $3

Collection Items ..... $25 per item

Counter Checks ..... $1 per sheet

Garnishment $25

Inactive Account (monthly after 1 year of no activity) $5

Money Orders ..... $1.50 each

Non CO-OP ATM $3

Privilege Pay Items ..... $25 per item

Photocopy ..... $1 per page

Repo Processing $50

Returned for Insufficient Funds (NSF) Items* $25

Special Check Handling ..... $25 per item

Statement Copy $5

Stop Payment: Checks and ACH $25

Teller Check (2 free per month) $1

Verification of Deposit $5

Voice Response/Home Banking Check Withdrawal $1

Wire Transfer: Domestic Incoming or Outgoing $15

Wire Transfer: International $50

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.*

Service Charges for Business Checking Accounts

Service	Essentials Business Checking	Choice Interest	Choice Earnings	Non-Profit
New Checking Setup	Free	Free	Free	Free
Monthly Maintenance	Free	$10	$10	Free
Paper Statements	$5	$5	$5	N/A
Checks Deposited	First 100 free, 0.15 per item after	0.05 per item	0.05 per item	Free
Checks Written	First 100 free, 0.15 per item after	0.05 per item	0.05 per item	Free
ACH Credit	First 100 free, 0.10 per item after	0.02 per ACH item	0.02 per ACH item	N/A
ACH Debit	First 100 free, 0.10 per item after	0.02 per ACH item	0.02 per ACH item	N/A
Cash or Coin Deposited	No charge, if less than $5,000 combined	First $5,000 free 0.35 per $1000 after	First $5,000 free 0.35 per $1000 after	Free
Cash or Coin Withdrawn	No charge, if less than $5,000 combined	First $5,000 free 0.35 per $1000 after	First $5,000 free 0.35 per $1000 after	Free

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