



Business Deposit Account Interest Rate & Fee Disclosure

— Effective Date: January 11, 2018

Not for Profit Checking					
Minimum Daily Collected Balance	Average Collected Monthly Balance	Combined Average Collected Monthly Balance	Monthly Maintenance Fee	Cost Per Item	Cash Deposit Fee
\$500 or more	\$1,500 or more	NA	None	\$0.30 over 150	\$1.00 per \$1,000 over \$2,000
\$499 or less	\$1,499 or less	NA	\$3	\$0.30 over 150	\$1.00 per \$1,000 over \$2,000

- Cost per item fees may be assessed for credits such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$2,000 and each \$1 thereafter.

Primary Business Checking					
Minimum Daily Collected Balance	Average Collected Monthly Balance	Combined Average Collected Monthly Balance	Monthly Maintenance Fee	Cost Per Item	Cash Deposit Fee
\$1,000 or more	\$3,000 or more	\$10,000 or more	None	\$0.30 over 250	\$1.00 per \$1,000 over \$5,000
\$999 or less	\$2,999 or less	\$999 or less	\$12	\$0.30 over 250	\$1.00 per \$1,000 over \$5,000

- Free first order of checks up to \$52 in price
- No monthly maintenance, Per Item, or Cash Deposit Fee for the first two statement cycles
- Cost per item fees may be assessed for credits such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$5,000 and each \$1 thereafter.

Preferred Business Checking					
Minimum Daily Collected Balance	Average Collected Monthly Balance	Combined Average Collected Monthly Balance	Monthly Maintenance Fee	Cost Per Item	Cash Deposit Fee
\$2,500 or more	\$5,000 or more	\$20,000 or more	None	No Limit/No Charge	\$1.00 per \$1,000 over \$10,000
\$2,499 or less	\$4,999 or less	\$19,999 or less	\$20	No Limit/No Charge	\$1.00 per \$1,000 over \$10,000

Collected Balance	Dividend Rate
\$0.00 to \$1,499.99	0.02%
\$1,500 to \$2,499.99	0.03%
\$2,500 to \$9,999.00	0.05%
\$10,000 to \$24,999.00	0.10%
\$25,000 +	0.10%

- Product includes one additional maintenance-fee-free Foundation Business Checking account. Balances of both accounts can be linked to cover the monthly maintenance fee of the Preferred Business Checking account. The following fees apply only to the services purchased by the business as part of the Preferred Business Checking account:
- No monthly maintenance, Per Item, or Cash Deposit Fee for the first two statement cycles
- One annual free order of checks up to \$99 in price
- Earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account
- Cost per item fees may be assessed for credits such as deposited items, and debits such as checks, ATM transactions, point of sale purchases, and ACH debits.
- Charges for providing coin and currency, for wire transfer services and other services typical of business enterprises may also apply as used.
- Cash Deposits are accepted at the branch, and at deposit-taking ATMs. The Cash Deposit Fee is assessed on the aggregate amount of cash deposited into the account during a calendar month. The Cash Deposit Fee is charged monthly, and is assessed when the aggregate cash deposit amount is greater than \$10,000 and each \$1 thereafter.
- Dividends on checking accounts are variable and are subject to change after the account is opened.

Business Money Market			
Minimum Daily Collected Balance	Average Collected Monthly Balance	Monthly Maintenance Fee	Excessive Withdrawal Fee
\$2,500 or more	\$10,000 or more	None	\$10 over 6 per month
\$2,499 or less	\$9,999 or less	\$5	\$10 over 6 per month

Collected Balance	Dividend Rate
\$2,500-9,999	0.60%
\$10,000-24,999	0.70%
\$25,000-49,999	0.80%
\$50,000-99,999	0.85%
\$100,000 +	0.93%

- This product earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account
- Transaction Limitations: Federal regulations limit you to six pre-authorized, telephone or on-line transfers to your other Georgia's Own accounts, or to third parties. If you exceed these limitations, Georgia's Own may close the account or convert it to a checking account.
- Rates are variable and are subject to change without notice. Fees may reduce earnings on this account.

Preferred Business Money Market			
Minimum Daily Balance	Average Collected Monthly Balance	Monthly Maintenance Fee	Excessive Withdrawal Fee
\$10,000 or more	\$25,000 or more	None	\$10 over 6 per month
\$9,999 or less	\$24,999 or less	\$12	\$10 over 6 per month

Collected Balance	Dividend Rate
\$0 - \$99,999.99	0.95%
\$100,000 - \$249,999.99	1.00%
\$250,000 - \$499,999.99	1.00%
\$500,000 - \$999,999.99	1.05%
\$1,000,000 +	1.10%

- This product earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account
- Transaction Limitations: Federal regulations limit you to six pre-authorized, telephone or on-line transfers to your other Georgia's Own accounts, or to third parties. If you exceed these limitations, Georgia's Own may close the account or convert it to a checking account.
- Rates are variable and are subject to change without notice. Fees may reduce earnings on this account.

Business Money Market Index Account			
Minimum Daily Collected Balance	Average Monthly Collected Balance	Monthly Maintenance Fee	Excessive Withdrawal Fee
\$25,000 or more	\$30,000 or more	None	\$10 over 6 per month
\$24,999 or less	\$29,999 or less	\$15	\$10 over 6 per month

Qualification Criteria (see Disclosure)	Collected Balance	Dividend Rate
Five (5) point of sale business debit card transactions from the required Business Checking account per statement cycle	\$0.01 - \$250,000	2.05%
	and, on balances of \$250,000.01 or greater	0.60%
0 – Four (4) point of sale business debit card transactions from the required Business Checking account per statement cycle	\$0.01 or greater	0.60%

– The Business Money Market Index Account is a tiered blended rate account and is available only to holders of a Georgia's Own business checking account(s) with an active debit card. This applies to new money only and does not apply to funds already on deposit at Georgia's Own Credit Union. For Business Money Market Index Account(s) you may qualify for an index rate if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirement you must make 5 or more point of sale debit card transactions that post and settle to associated checking accounts with business debit card access of which you are the owner. The monthly qualification cycle for the point of sale business debit card transactions is defined as a period beginning on the first day of the current calendar month and ending before end of day processing on the last day of the calendar month in which dividends/interest are paid. If you meet the minimum qualification you will earn the Indexed rate and annual percentage yields listed for this account in the Rate Schedule on balances of \$0.01 to \$250,000.00. You will also earn the consumer Money Market base tier dividend/interest rate then in effect and annual percentage yields listed for this account on balances of \$250,000.01 or greater. If you do not meet the minimum qualification of 5 point of sale business debit card transactions in the associated checking accounts during the monthly qualification cycle, the consumer Money Market base tier dividend/interest rate then in effect and annual percentage yields listed for this account in the Rate Schedule will apply to the entire balance in your account. This offer is subject to change without notice and may be withdrawn at any time.

Business Savings	
Monthly Maintenance Fee	Excessive Withdrawal Fee
None	\$10 each over 6 per month
None	\$10 each over 6 per month

Collected Balance	Dividend Rate
\$5.01 - \$999.99	0.10%
\$1,000.00 - \$1,999.99	0.13%
\$2,000 +	0.18%

- This product earns interest: please see Rate Schedule for interest rate tiers, interest calculation methods and current interest rates on your account.
- Transaction Limitations: Federal regulations limit you to six pre-authorized, telephone or on-line transfers to your other Georgia's Own accounts, or to third parties. If you exceed these limitations, Georgia's Own may close the account or convert it to a checking account.
- Fees for excess withdrawals within a quarter could reduce earnings on regular savings accounts. Interest on savings and checking accounts are variable and are subject to change after the account is opened.

Business Certificates of Deposit			
Collected Balance	6 Month	1 Year	2 Year
\$500 - \$9,999	0.65%	0.90%	1.30%
\$10,000 - \$24,999	0.65%	0.90%	1.30%
\$25,000 - \$49,999	0.65%	0.90%	1.30%
\$50,000 - \$74,999	0.66%	0.92%	1.33%
\$75,000 - \$124,999	0.66%	0.92%	1.33%
\$125,000 +	0.66%	0.92%	1.33%

Miscellaneous Account Fees

Mailed Statement Fee	\$3.00 per statement
Special Statement Account History Fee	\$3.50 per copy
Document Copy Fee	\$3.50 per copy
Account Research/Reconciliation Fee	\$10.00 per hour
Garnishment Fee	Up to \$100.00 per occasion
Business Deposit Capture Implementation Fee	\$30

Business Deposit Capture Fee	\$25 per month
Levy Fees	\$50.00 per occasion
Inactive Account Fee**	\$5.00 per month
**Inactive Account Fee: Savings Account: If you have not made any transactions for twelve (12) months to your regular savings account and the balance is below \$250, we will classify your account as inactive and may impose an inactivity fee. Checking Account: If you have not made any transactions for twelve (12) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts).	
Dormant Account Fee	\$5.00 per month after five (5) years

Online Banking & Bill Pay Fees

Online Banking Monthly Fee	No monthly fee
Bill Pay Monthly Fee	No monthly fee
Account to Account Transfers (set up in Bill Pay only)	\$1.00 per item
Account to Account Transfers Between Georgia's Own Accounts	\$1.00 per item
Account to Account Transfers Between Georgia's Own to Outside Account	\$3.00 per item
Member-to-Member Transfer	FREE
Person-to-Person Transfer	\$1.00 per transfer
Same Day Bill Pay	\$9.95 per item
Bill Pay Nonsufficient Funds Fee (NSF)	\$55.00 (\$22.00 Bill Pay Service Fee plus \$33.00 Georgia's Own NSF Fee)
Bill Pay Stop Payment Fee	\$28.00 per item
Overnight Check Payment	\$20.00 per item
Overdraft Transfer Fee	\$6.00 per transfer
Overdraft Fee	\$33.00 per item
Nonsufficient Funds (NSF) Fee	\$33.00 per item
Stop Payment Fee	\$30.00 per request
Returned Deposit/Payment Item Fee of Member's Check	\$30.00 per check
ATM/Debit Card Replacement Fee	\$5.00 per card

Debit Card Rush Fee	\$60.00 per card
Out of Network ATM Fees	\$1.00 per transaction
Balance Inquiries	\$1.00 per transaction
Account Transfers / Withdrawals	Account Transfers / Withdrawals
ATM/Debit Card	2% of the amount of the transaction calculated in U.S. dollars
International Transaction Fee	2% of the amount of the transaction calculated in U.S. dollars
Cashier's Check Member Fee	\$7.00 per check
Cashier's Check Non Member Fee	\$15.00 per check
Non Member Georgia's Own Check Cashing Fee	\$5.00 per check
"Wire Transfer - Domestic Incoming Fee	\$12.00 per wire
Wire Transfer - Outgoing Fee"	\$20.00 per wire
Wire Transfer Fee - International Incoming Fee	\$50.00 per wire
Outgoing Fee	\$50.00 per wire*
*Additional pass through fees may apply	