Business Fee Schedule Effective February 11, 2026

Service Federal Credit Union Corporate Offices
P.O. Box 1268, Portsmouth, NH 03802 | 800.936.7730

This Fee Schedule sets forth the conditions, fees and charges applicable to your Free Business Checking, BusinessPlus Checking, Business Share Account, Business Money Market, and Business Share Certificates at Service Federal Credit Union ("Service Credit Union"). This schedule is incorporated as part of your account agreement with Service Credit Union

Checking Account Pricing		
	Free Business Checking	BusinessPlus Checking
Monthly Maintenance Fee	$0	$15
Avg. Daily Balance to Waive Fee	$0	$10,000

Business Account Fees

Checking Account Fees

Savings Transfer Overdraft Protection (S.T.O.P.) per transfer ..... FREE
Courtesy Pay Program (up to $1,250 overdraft limit) $19
Everyday debit card and ATM transactions that are less than or equal to $15 will not be charged a Courtesy Pay Fee.
Temporary Share Draft Issuance Fee - per draft
(minimum of 4 drafts must be purchased) ..... $.50
Check Orders, Deposit Tickets, Depository Bags,
Related Supplies and Printing ..... Prices vary
Check Copy - per item $1.50

Card/Point of Sale (POS) Denial Fees

Pin Replacement - per item $2
Standard Debit Card Replacement $9
Rush Debit Card Replacement ..... Up to $150

Insufficient Funds

Returned Items- per return (nonsufficient funds/uncollected funds) $19

Bill Pay Fee

Bill Pay Claim(s) $38

Money Market Low Balance Fees

Business Money Market (under $2,500) $5

International Activities

Euro Check $4
International Bill Payments
Online - per transfer $1
In-branch - per transfer $2
Foreign Bank Research Fee €31
International Wire Transfer Fee (outgoing) $40
Force Posted V PAY Transactions $30

Miscellaneous

Stop Payment - per request $30
Checks drawn on Non-U.S. Banks - per item $18
Cashier's Check - per check $5
Statement Copy - per statement period $2
Bad Address Returned Item - per return $5
Inactive Account - per month *(after 12 months of inactivity)* $10
Research Fee - per hour $25
Levy/Garnishment/Legal Service Fee - per action $100
Online Banking Account to Account
Transfer - outbound - Standard ..... Free
Foreign Transaction Fee- Debit ..... Up to 1% of the transaction amount
[A foreign transaction is one with a foreign merchant regardless of where you may be located]
Domestic Wire Transfer Fee
Outgoing $20
Incoming ..... Free
Money Order $3

Transaction Limitations

Debit cards are subject to a daily cash withdrawal limit of $1,000 per calendar day. This limit may be less if Service Credit Union network is temporarily unavailable.
Terminals not owned by us, which may be accessed by your debit card, may have additional limitations.
The maximum number of Courtesy Pay Fees per day is 12.

FM 34-01 REV 02.26 Insured by NCUA *Non-Service Credit Union ATM fees do not include fees imposed by foreign ATM owners. Refer to your Account Agreement and Disclosure Statement for additional disclosures. Visa is a registered trademark of the Visa International Service Association.

Business Rate Schedule

Service Federal Credit Union Corporate Offices
P.O. Box 1268, Portsmouth, NH 03802 | 603.422.8300

This Rate Schedule sets forth the rates applicable to the accounts listed below. This schedule is incorporated as part of your account agreement with Service Credit Union.

Effective November 3, 2026

TYPE OF ACCOUNT	*MINIMUM AVERAGE DAILY BALANCE TO OBTAIN APY*		*DIVIDEND RATE*	*ANNUAL PERCENTAGE YIELD*
BUSINESS SAVINGS	*$5.00 To Open An Account*			
	$50.00+		0.250%	0.25%
BUSINESS SECONDARY SAVINGS	50.00		0.250%	0.25%
FREE BUSINESS CHECKING	N/A		N/A	N/A
BUSINESS PLUS CHECKING	$10,000.00 - $24,999.99		0.349%	0.35%
	$25,000+		0.399%	0.00%
BUSINESS MONEY MARKET	$2,500.00 - $24,999.99		0.549%	0.55%
	$25,000.00 - $99,999.99		0.698%	0.70%
	$100,000.00 - $249,999.99		2.472%	2.50%
	$250,000.00+		2.472%	2.50%
		TERM		
CERTIFICATES				
BUSINESS SHARE CERTIFICATES	$500.00	3 MONTHS	3.203%	3.25%
	$250.00	6 MONTHS	3.928%	4.00%
	$500.00	9 MONTHS	4.169%	4.25%
	$500.00	11 MONTHS	3.154%	3.20%
	$500.00	12 MONTHS	4.169%	4.25%
	$500.00	15 MONTHS	4.266%	4.35%
	$500.00	18 MONTHS	2.960%	3.00%
	$500.00	24 MONTHS	2.960%	3.00%
	$500.00	36 MONTHS	2.325%	2.35%
	$500.00	48 MONTHS	2.423%	2.45%
	$500.00	60 MONTHS	2.472%	2.50%

Certain rate restrictions & requirements apply. Please ask for complete disclosure details.

ANY TERM BETWEEN 6 MONTHS AND 60 MONTHS MAY BE NEGOTIATED
Rates subject to change without notice
THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION SHARE INSURANCE FUND

The Annual Percentage Yield (APY) is based on the assumption that dividends will remain on deposit until maturity and that a withdrawal or fee will reduce earnings. Certificates are fixed rate accounts and will remain in effect until maturity. Other accounts are variable rate accounts. The dividend rate and APY may change every month, as determined by the Board of Directors. Dividends are paid from current income and -available earnings, after required transfers to reserves at the end of a dividend period. Refer to your Account Agreement and Disclosure Statement for additional disclosures.