

Our Business Rates & Service Charges



P.O. Box 1550
Moline, IL 61266-1550
800-323-5109
Vibrantcreditunion.org

Our Business Rates & Service Charges explains current terms, rates and service charges applicable to the business 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 Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
November 14, 2025						
Business Membership Savings \$100+ \$0 to \$99.99	0.005% 0.00%	0.005% 0.00%	\$5	\$100	Monthly	Monthly
Membership Association Checking	0.00%	0.00%	\$5	\$0	Monthly	Monthly
Association Savings \$25,000+ \$0 to \$24,999.99	1.98% 1.00%	2.00% 1.00%	\$0	\$0	Monthly	Monthly
Community Savings \$25,000+ \$0 to \$24,999.99	3.20% 3.20%	3.25% 3.25%	\$0	\$0	Monthly	Monthly
Business Checking* \$100,000+ \$25,000 to \$99,999.99 \$0 to \$24,999.99	0.25% 0.15% 0.00%	0.25% 0.15% 0.00%	\$0	\$25,000	Monthly	Monthly
Community Checking \$50,000+ \$0 to \$49,999.99	1.00% 2.96%	1.00% - 3.00% 3.00%	\$0	\$0	Monthly	Monthly
Business Money Market \$500,000+ \$100 to \$499,999.99 \$0 to \$99.99	0.75% 0.01% 0.00%	0.75% 0.01% 0.00%	\$0	\$100	Monthly	Monthly
Insured Money Market**	-	-	-	-	Monthly	Monthly
Insured Money Market Max**	-	-	-	-	Monthly	Monthly
Business Certificates** 12-month 24-month	3.44% 3.94%	3.49% 3.99%	\$5	\$5	Quarterly	Quarterly

*The service fee can be located on the Our Service Charges disclosure. The minimum balance is based on the average daily balance.

**Business members may also elect to open CDs at current consumer CD rates and terms.

*** These accounts are Insured Sweep Accounts and are only for members enrolling in Vibrant's Deposit Management Program ("Program"). Members opening the Insured Money Market and Insured Money Market Max accounts should refer to "Vibrant Credit Deposit Management Program Terms and Conditions" for further details of the Program and the related rates. Amounts deposited into this account sweep into the Program daily. Deposits made after the final cut-off time for that business day will not be placed into the Program until the next business day.

Explanation of Rates & Service Charges

As explained in the BSA, Our Rates & Service Charges disclosure 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 at any time as determined by the credit union's management. All share accounts are Tiered Rate accounts. For all accounts except Community Checking accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. For Community Checking 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.

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 non cash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

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 using the Daily Balance method, in which dividends are calculated by applying a periodic rate to the balance in the account for each day of the dividend period.

6. Account Limitations

For money market accounts, no more than six (6) preauthorized, automatic or telephone transfers may be made per month from these accounts to another account you have with us or to a third party. If you exceed these limitations, the account may be subject to a service charge or be terminated.

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.

i. Amount of Penalty. The amount of the penalty is all of the dividends earned on the account.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of dividends earned. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance.

iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the 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 59½ 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 seven (7) 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 non transferable and non negotiable. 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.

Our Service Charges

Monthly Service Charges

Business Checking	FREE
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Transaction Charges

Business Checking	UNLIMITED - FREE
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Monthly Online Banking Charges

ACH	FREE
Remote Deposit Capture	FREE
DNAWEB	FREE

Miscellaneous Charges

Cash Purchased	FREE
Coin Purchased	FREE
Deposit Corrections	\$5.00
Early Account Closure (if account is closed within 180 days of account opening)	\$25.00
Lien Release Letter Fee	\$5.00
Return Mail Fee	\$5.00

Return Mail fee is per item. Fee is waived if available balance in account is \$5,000 or more.