Business Rate and Fee Disclosure

members choice credit union
PO Box 21975 • Houston, TX 77218
PH: 281-398-9900 • TF: 800-753-2428
www.mccu.com

The Rate and Fee Disclosure explains current terms, rates, and fees applicable to the savings, checking, and certificate accounts we offer. We may offer other rates and require other fees or amend the rates, fees, and other terms and conditions of accounts 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 Business Savings, Checking, and Certificate Accounts

Effective October 6, 2026

Effective October 6, 2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
Savings Accounts (Includes Main and Special)	.05%	.05%	$5	$100	n/a	Monthly	Monthly
Small Business Checking**	n/a	n/a	$0	n/a	n/a	n/a	n/a
High Yield Business Checking***							
$0.01-$9,999.99	0%	0%	$100	$10,000	$10,000	Monthly	Monthly
$10,000.00-$14,999.99	1.98%	0.0%-0.67%					
$15,000.00-$24,999.99	1.00%	0.67%-0.80%					
$25,000.00 & above	.05%	0.80%-0.24%					
Performance Money Market							
$0.01-$24,999.99	.10%	.10%	$0	$0.01	$1,000	Monthly	Monthly
$25000.00 and above (WSJP – 4.00%)	3.00%	3.04%					
Certificate (Regular and Jumbo)							
6 Month	2.86%	2.90%	Regular CD $500/ Jumbo CD $100,000	Regular CD $500/ Jumbo CD $100,000	n/a	Monthly	Monthly
12 Month	2.86%	2.90%					
18 Month	2.96%	3.00%					
24 Month	2.96%	3.00%					
36 Month	2.96%	3.00%					
48 Month	2.72%	2.75%					
60 Month	2.47%	2.50%					
7-Month Promotional Certificate	3.93%	4.00%	$500	Regular CD $500/ Jumbo CD $100,000	n/a	Monthly	Monthly
14-Month Promotional Certificate	3.93%	4.00%	$500	Regular CD $500/ Jumbo CD $100,000	n/a	Monthly	Monthly
Certificate (CD) Ladder*							
5 Month	3.83%	3.90%	$2,000.00	$2,000.00	n/a	Monthly	Monthly
10 Month	3.69%	3.75%					
15 Month	3.45%	3.51%					
20 Month	3.45%	3.51%					

* The CD Ladder is a deposit program that equally divides your total deposit into four, separate, fixed-rate certificates of deposit (CDs) with terms of 5, 10, 15, and 20 months. Each CD operates independently with its own maturity date and dividend rate. Each CD within the Ladder may be redeemed separately and may incur penalties for withdrawals made before maturity based on its individual term for a CD Ladder. Promotion may end at any time.

**Formerly known as Business Solution Checking and/or Support Checking

***Formerly known as Business Resource Checking

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Business Accounts: Truth-in-Savings Disclosures

As explained in the BSA, the "Rate & Fee Disclosure" applies to all the accounts we offer. Except as specifically described, the following terms apply to all the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are indicated above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates and Performance Money Market Account the Dividend Rate and Annual Percentage Yield may change as determined by the Board of Directors.

For Performance Money Market Accounts the Dividend Rate and Annual Percentage Yield for the lowest tier can change at any time as Determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield for other balance tiers will be adjusted on the first of the month following a change to the index, which is the Prime Rate published in the Wall Street Journal (WSJP) as of the last day of the prior month. The Dividend Rate will equal the Index rate, less the margin amount shown in the table of rates above. The Dividend Rate for all tiers, except for the first tier, will not be less than.0.10% for Performance Money Market Accounts.

Performance Money Market Accounts and Savings accounts are Tiered Rate Accounts. If the balance in the account falls within the range for a particular tier, the specified Dividend Rate for that tier will apply to the entire balance in the account.

High Yield Business Checking Accounts are also 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 range of annual percentage yields, which vary depending on the balance, are shown for each tier.

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. If you terminate the account before accrued dividends are credited, accrued dividends will be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is indicated 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.

For Performance Money Market Accounts, you must maintain a balance of $1,000 or greater at the end of the month or maintain direct deposit on that specific MCCU account of at least $1,000 per month.

6. Early Pay

At our sole discretion, we may make your money available to you up to two days before we receive the funds from the payor. Early availability of direct deposits is dependent on when we receive your payor's payment instructions and/or fraud prevention reviews. These limitations may be modified at our sole discretion without advance notice. We do not guarantee early availability of any direct deposits, and eligibility of a direct deposit for early availability may change between pay periods. Any direct deposit not posted early will be made available according to our Funds Availability schedule. We reserve the right to discontinue the service at our sole discretion and without 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 amount of the penalty is based on the account term. For account terms of 12 months or less, the penalty is 90 days' dividends on the account. For account terms of more than 12 months to 36 months, the penalty is 180 days' dividends on the account. For account terms of more than 36 months, the penalty is 365 days' dividends on the account.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that would be earned on the amount withdrawn. If the accrued dividends are insufficient to pay the penalty, it will be deducted from principal.

3) 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 account owner 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

All 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. Promotional Certificates will not renew for the same term but will renew to the next lowest regular Certificate or jumbo Certificate (as applicable) term available.

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.

f. Rate Boost Program Features

Rate Boost Program only applies to new certificates opened on or after September 12, 2022. We reserve the right to discontinue this product at any time without notice. After you start the account, you may not make additional deposits to this Certificate account. Certificates pledged against a Certificate Secured Loan and Promotional Certificates do not qualify. You may request a one-time

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dividend rate boost if our certificate dividend rates increase over the term of the certificate. You must request the rate boost to receive it. The new dividend rate will be in effect for the remainder of the certificate term. Upon maturity, the certificate will renew to a certificate with the current dividend rate.

g. Promotional Certificates of Deposit Features

Promotional Certificates of Deposit are not eligible for the Rate Boost Program.

8. Small Business Checking Account Features

A maximum number of two (2) signers are available for this account.

9. High Yield Business Checking Account Features

a. Account Qualifications

To receive the additional benefits as described herein for a particular monthly qualification cycle, at least ten (10) debit card transactions must have posted to the High Yield Checking Account. Business may have multiple signers on the account. At our sole discretion, the number of High Yield Business Checking Accounts per business may be limited. Rewards will be calculated and paid on the last day of each cycle. If account requirements are not met, the dividend rate on the entire balance is .0% for that monthly cycle. Account qualifications are checked on the last day of each month.

b. Additional Offer

Account holder(s) receives one (1) free cashier's check per statement cycle and one free overdraft transfer from a qualified business Line of Credit per statement cycle.

(Fee Schedule Contained on the Following Page)

This credit union is federally insured by the National Credit Union Administration.

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Fee Schedule

Account Printout Fee (First page) $2.00
Account Printout Fee (Additional pages) $1.00
Account Reconciliation Fee ..... $10.00 per hour
ACH Manual Posting $10.00
Any Overnight Deliveries ..... Current FedEx or UPS Rate
ATM Withdrawal Fee (Foreign Currency) 1%
Auto Loan Refinance (MCCU loans) $250.00
Back-up Withholding Fee $50.00

Small Business Checking

Monthly Maintenance Fee $0.00

Monthly Transaction Limit Fee, Excludes Electronic Transactions
First 250 transactions per statement cycle $0.00
Transactions over 250 per statement cycle $0.25/each

Monthly Cash Deposit Limits, Excludes Electronic Transactions
First $2,5000 cash deposited per statement cycle $0.00
Add'l fee per $100 deposited over $2,500 ..... $0.15

High-Yield Business Checking

Monthly Maintenance Fee $10.00
(Waived when an average balance of $10,000 or higher is maintained).

Monthly Transaction Limit Fee, Excludes Electronic Transactions
First 500 check transactions per stmt cycle $0.00
Over 500 per statement cycle $0.25

Monthly Cash Deposit Limits, Excludes Electronic Transactions
First $10,000 cash deposited per statement cycle $0.00
Charge per add'l $100 cash deposited over $10,000 ..... $0.15

Cancelled Check Copy
First 2 per statement ..... Free
Additional ..... $3.00 each

Cancelled CU Check Copy (must be in writing) $5.00

Cashier's Check
Member $3.00
Replacement $28.00

Change Order Fees
Per Coin Roll $0.10
Per Currency Strap $0.15

Check Cashing ..... $5.00 for checks $1k or less
..... 1% for checks over $1k
(if member has only savings, less than $300.00 on deposit and no loan or checking)

Check Copy Fee $2.00
Check Printing ..... *Fee depends on style & quantity ordered*
Closed Membership (within 3 months) $10.00
Coin Machine Fee
Member ..... Free
Non-Member ..... 9% of total

Collection Items

Domestic $15.00
Foreign (Additional fees may apply) $25.00

Computer Statement Copy Fee $5.00
Debit Card Replacement Fee $5.00
Documentation Fee for Release of Title to Bank/Title Co.
(charged to requesting institution) $30.00
Early Withdrawal Fee (CD) ..... See disclosure
Inactive Account Fee $5.00/month
This fee applies during inactive months six through 11 and described as no member-generated account activity
International Debit Transactions ..... 1% of transaction amount
This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Legal Documents Replaced (1099, etc.) $10.00
Legal Processing / Research $25/hour
Lost Title Replacement / Release of Lien $15.00
Medallion Stamp $25.00
Money Order $3.00
Mortgage Loan Pay-off Demand $25.00
Motor Vehicle Inquiry $10.00
Non-Sufficient Funds* (ACH) $32.00/presentment
Non-Sufficient Funds* (ATM withdrawal) $32.00/presentment
Non-Sufficient Funds* (Check) $32.00/presentment
Non-Sufficient Funds* (Debit Card Purchase) $32.00/presentment
**A Non-Sufficient Funds (NSF) Fee is assessed 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 Fee.*
Overdraft $32.00
(May apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means)
Overdraft Transfer (From savings or LOC) $5.00
Paper Statement Fee $2.00/month
**Paper Statement fee will not be assessed to members under the age of 18 or over the age of 55.*
Performance Money Market Account
(When minimum of $1,000.00 deposit or aggregated direct deposit is not maintained) $15.00/month

Returned Item Fee (Non-member Account) $10.00
Returned Item Fee (Member account) $30.00
Returned Item Fee (Non-profit account) $5.00
Returned Mail Fee $5.00
Formerly referred to as Incorrect Address Fee
Research Fee $25.00/hour
Research Copy Fee ..... $3.00 per item
Returned Loan Payments $28.00
Savings Account Below Minimum $5/month
Special Receipt Request $1.00
Stop Payment Fee $28.00
Temporary Check (8 checks excludes new accounts) $3.00
Verification of Deposit on Letterhead (Written) $5.00
Wire Transfer Fee (Outgoing)
Domestic $20.00
International $40.00
Online Domestic $15.00
Incoming ..... No Charge

This credit union is federally insured by the National Credit Union Administration.

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