



Ascend Business Rate And Fee Addendum

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P.O. Box 1210 - 520 Airpark Drive - Tullahoma, TN 37388

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your Membership Agreement and Business Account Agreement.

EFFECTIVE DATE: 08/01/2023 **REPLACES ADDENDUM DATED:** 07/28/2023

RATE SCHEDULE - BUSINESS CHECKING & SAVINGS ACCOUNTS

	BUSINESS SAVINGS	BUSINESS FREE CHECKING	BUSINESS BASIC CHECKING	BUSINESS MONEY MARKET SAVINGS
Dividends Annual Percentage Yield (APY)/ Dividend Rate	0.20% APY 0.20% Dividend	Not Applicable	0.20% APY 0.20% Dividend	Balance \$5,000,000 & over 5.64% APY, 5.50% Dividend Balance \$2,500,000-\$4,999,999.99 1.36% APY, 1.35% Dividend Balance \$1,000,000-\$2,499,999.99 1.36% APY, 1.35% Dividend Balance \$500,000 - \$999,999.99 1.36% APY, 1.35% Dividend Balance \$250,000-\$499,999.99 1.36% APY, 1.35% Dividend Balance \$100,000-\$249,999.99 1.36% APY, 1.35% Dividend Balance \$10,000-\$99,999.99 1.31% APY, 1.30% Dividend Balance \$2,500-\$9,999.99 0.70% APY, 0.70% Dividend Balance under \$2,500 0.20% APY, 0.20% Dividend
Dividends Compounded	Monthly	--	Monthly	Monthly
Dividends Credited	Monthly	--	Monthly	Monthly
Dividend Period	Calendar Month	--	Calendar Month	Calendar Month
Balance Requirements	\$5			
Service Charge			\$15 per month service charge may be waived with \$10,000 average daily balance	
Minimum Opening Deposit	\$5	\$100	\$100	\$2,500
Minimum Balance to Avoid a Service Fee	--	--	\$10,000	--
Minimum Balance to Earn Stated APY	--	--	--	See information above.
Balancing Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance
Account Limitations	--	Limited to 200 transactions per month, then .20¢ service fee for each transaction over 200.	Limited to 400 transactions per month, then .20¢ service fee for each transaction over 400.	Six withdrawals per month, then \$10 service fee for each withdrawal in excess of six.

FEE SCHEDULE

Account Fees Applicable to All Accounts		Dormant Account Fee: \$ 5.00 per month after 18 months without activity
Account Maintenance Fee:	\$ 3.00 per month ²	Returned Mail - Bad Address Fee: \$ 5.00 per month
Account Closing Fee (Accounts which have been opened 60 days or fewer):	\$ 15.00	Escheat Account Fee: \$ 25.00 per account
Account Re-Opening Fee (Accounts which were closed within the last 60 days):	\$ 20.00	Written Verification of Deposit: \$ 10.00 per request
NSF/Overdraft Fee:	\$ 25.00 ⁴	Other Service Fees (Applicable to All Accounts)
Return Deposit Item Fee:	\$ 25.00 per item	Counting Coins: 10% of total if \$25 or more
Stop Payment Fee (Check/ACH/Bill Pay):	\$ 25.00 per request	Levy Processing Fee: \$ 50.00 per levy
Check Printing Fee:	Prices vary depending upon style	Positive Pay: \$ 25 per month
Check Copy Fee:	\$ 5.00 per item up to \$50, then \$3 per item	Electronic Funds Transfer Fees
Temporary Checks:	\$ 5.00 for eight checks (8 checks free monthly)	Nonproprietary ATM Withdrawal/Transfer/Inquiry Fee: \$ 1.00 per transaction/inquiry ⁵
Overdraft Transfer Fee (applicable to overdraft transfers generated automatically from savings to checking):	\$ 5.00 per transfer if more than six per month	Foreign Transaction Fee (Visa International Service Assessment Fee on card transactions): 1% of purchases, cash advances and credits to the account
We will not notify you of incoming wires to your account except on periodic statements.		Loomis Safe Point
Card Fees		Loomis Safe Point \$75 per month
Regular Rush Card:	\$ 35.00	ACH
Replacement Card:	\$ 20.00	Annual Certification Fee: \$35
Joint Users Card (Ordered w/rush or replacement card):	\$ 10.00	ACH Monthly Fee: \$20
Replacement Personal Identification Number (Ordered with rush):	\$ 35.00	Digital Banking
Check/Credit Card Receipt Copies:	\$ 5.00 per item up to \$50 then \$3.00 per item	Monthly Service Fee: Free
Other Service Fees (Applicable to All Accounts)		Expedited Payment Fee (Check): \$ 25.00 per request
Account Reconciliation/Account Research Fee:	\$ 25.00 per hour	Expedited Payment Fee (Electronic): \$ 10.00 per request
Paper Statement Fee:	\$ 1.00 per paper statement ¹	Bill Pay Research/Return Fees: Applicable Fees Noted Previously
Statement Copy/History Fee:	\$ 5.00 per statement	Bill Pay Stop Payment Fee: \$ 25.00 per request
Items Sent for Collection Fee:	\$ 20.00 per item	Bill Pay Cleared Check Copy Fee: \$ 5.00 per item up to \$50, then \$3 per item
Wire Transfer (incoming domestic or foreign fee):	\$ 5.00 per transfer	Bill Pay Max. Reimbursement for Late Charge/Penalty (see Bill Pay Electronic Terms/Conditions for Complete Details): \$ 25.00
Wire Transfer (outgoing fee):	\$ 15.00 per transfer	Credit Union Membership
Payment by Phone/Web (Check, Credit Card, ACH):	\$ 10.00 per transfer	Membership Share: \$ 5.00 par value
Visa Gift Cards:	\$ 2.50 per card	
Visa Travel/Money Cards:	\$ 8.00 per card	
Visa Travel/Money Card Reload Fee:	\$ 2.00 per reload	
Cashier's Check Fee:	\$ 2.00 per check ² or \$ 5.00 per check	
Copy Fee:	\$ 1.00 per page	

The rates and fees appearing in this ADDENDUM are accurate and effective for deposit accounts as of the Effective Date indicated on this ADDENDUM. If you have any questions or require current rate and fee information on your accounts, please call Ascend at 800-342-3086 or visit our website at ascend.org. (1) Meet one of the following criteria for waiver of the Account Maintenance Fee and Check Cashing Fee, and be eligible for the \$2 per check

Cashier's Check Fee: Maintain an average monthly balance of at least \$100 in a savings or checking account, have a share certificate, have an active³ non-delinquent loan (including credit cards); have a Money Market account with a balance of at least \$2,500. (2) An active loan includes any loan with a non-delinquent balance at month-end or and a non-delinquent line of credit or credit card that had activity during the most recent month.

(3) NSF fees and Overdraft fees can be charged on the same transaction each time it is presented. (4) Out-of-network ATM fees may include a balance inquiry fee and a withdrawal fee, even if both are part of the same log-in.

We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act. All loans are subject to credit approval.