



Business Deposit Rates

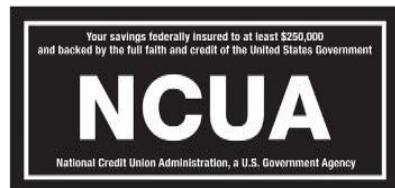
Effective: 05/01/2025

Regular Share	Minimum Deposit Required to Open	Maximum Deposit Required to Open	Dividend Rate %	APY*
Regular Business Share	\$5.00	N/A	0.00%	0.00%

Checking Accounts	Minimum Deposit Required to Open	Maximum Deposit Required to Open	Dividend Rate %	APY*
CUTX Business Checking	\$25.00	N/A	0.00%	0.00%
CUTX Business Checking Plus	\$25.00	N/A	0.00%	0.00%

Business Money Market Account	Minimum Deposit Required to Open	Maximum Deposit Required to Open	Dividend Rate %	APY*
Business Money Market	\$5,000.00	\$150,000.00	1.50%	1.51%
	\$150,000.01	\$750,000.00	3.50%	3.56%
	\$750,000.01 & Greater		3.50%	3.56%

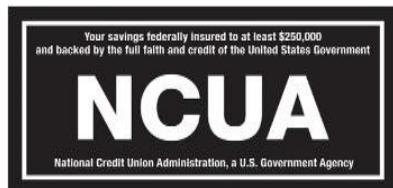
Business Certificate Of Deposit	Minimum Deposit Required to Open	Account Term	Dividend Rate %	APY*
Business CD – Standard	\$10,000.00	3 Months	3.59%	3.65%
Business CD – Standard	\$10,000.00	6 Months	3.39%	3.45%
Business CD – Standard	\$10,000.00	9 Months	3.26%	3.31%
Business CD – Standard	\$10,000.00	12 Months	3.59%	3.65%
Business CD – Standard	\$10,000.00	15 Months	3.54%	3.60%
Business CD – Standard	\$10,000.00	24 Months	3.44%	3.50%
Business CD – No Penalty**	\$10,000.00	12 Months	3.44%	3.50%



Business Deposit Rates

Business Account Disclosures

1. * APY (Annual Percentage Yield) is accurate as of October 01, 2023. Your interest rate may change at any time and without notice. Opening deposit amounts must be with new funds and cannot be transferred from an existing CUTX account. Interest is earned on the average monthly collected balance per statement cycle. Interest rates are variable and subject to change. Dividends are paid on a monthly basis. Withdrawal restrictions apply. Fees could reduce earnings. Automatic or pre-authorized, digital/electronic, or telephone-initiated withdrawals are limited to a maximum of six (6) transactions per monthly statement cycle. Deposits, as well as ATM or in-person withdrawals at any of our branch locations are unlimited. For Business Money Market, a \$20 service fee is assessed if the average monthly balance is less than \$5,000. See CUTX Business Accounts Fee Schedule for more information.
2. **Penalties for Early Withdrawal of Principal:** We may impose a penalty if you withdraw any of the principal in your Certificate of Deposit before the maturity date.
 - i. The penalty will equal thirty (30) days of interest in your Certificate of Deposit with a term of less than 12 months, ninety (90) days of interest in your Certificate of Deposit with a term of 12 months, and one hundred eighty (180) days of interest in your Certificate of Deposit with a term greater than 12 months. The penalty will be imposed regardless of whether interest equal to the amount of the penalty has been earned at the time of withdrawal. To the extent that interest in the Certificate of Deposit at the time of withdrawal is insufficient to pay the entire penalty assessed, the penalty will be assessed against principal. If the balance of a Certificate of Deposit is reduced below the disclosed minimum balance, the penalty will be assessed, and the Certificate of Deposit will be closed. Upon automatic renewal, interest paid in the previous term and not withdrawn becomes principal and is subject to early withdrawal penalties.
 - ii. ****No Penalty CD:** You may withdraw all your money including dividend earned, without any penalties, any time after the first six (6) days following the date you funded your account. Otherwise, an early withdrawal penalty will be imposed as described in section (i) above.
3. **Exceptions to Early Withdrawal Penalties:** At our option, we may pay the Certificate of Deposit before maturity without imposing an early withdrawal penalty under the following circumstances:
 - i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
 - ii. Where the Certificate of Deposit is an Individual Retirement Account, and any portion is paid within seven (7) days after the establishment of the plan, or the owner attains age 59 1/2 or becomes disabled.





Effective Date: 05/01/2025

CUTX BUSINESS ACCOUNTS - FEE SCHEDULE

ACCOUNT FEES	
MEMBERSHIP FEE	\$20.00
PERSONALIZED CHECKS	Prices Vary With Selected Styles
STOP PAYMENT ORDER	
Request placed with CUTX employee	\$35.00
By Online Banking or Telephone Teller	\$35.00
BILL PAY FEES	
BILL PAY MONTHLY FEE	
For CUTX Business Checking and CUTX Business Checking Plus	No Charge
RUSH FEE FOR CHECK PAYMENT (Non-Refundable)	Next Day \$19.95
RUSH FEE FOR CHECK PAYMENT (Non-Refundable)	Two Days \$14.95
RUSH FEE FOR ELECTRONIC PAYMENT (Non-Refundable)	\$4.95
DEBIT CARD FEES	
CUTX- OWNED OR NETWORK ATM TRANSACTION FEE	No Charge
NON-NETWORK ATM TRANSACTION FEE	\$3.00
DEBIT CARD REPLACEMENT FEE	\$7.00
RETURN FEES	
NON-SUFFICIENT FUNDS FEE (NSF)	\$35.00
PAID NON-SUFFICIENT FUNDS FEE (NSF)	\$35.00
ACH/ATM NON-SUFFICIENT FUNDS FEE (NSF)	\$35.00
ACH REJECT FEE	\$10.00
RETURNED CHECK DEPOSITED ITEMS FEE	\$10.00
For item submitted twice for payment	up to \$20.00
RETURNED CHECK FOR LOAN PAYMENT FEE	\$25.00
OVERDRAFT PROTECTION FEES	
OVERDRAFT TO SHARES, DEPOSITS OR LINE OF CREDIT	
For CUTX Business Checking and CUTX Business Checking Plus	Per Transfer \$5.00
CASH/COIN PROCESSING FEE	
CUTX BUSINESS CHECKING	Up to \$3,500 at No Charge. (> \$3,500 = \$7.50 per \$1,000)
CUTX BUSINESS CHECKING PLUS	Up to \$15,000 at No Charge (> \$15,000 = \$3.50 per \$1,000)

OTHER FEES	
ACCOUNT RECONCILIATION FEE	Per Hour \$20.00 (\$10.00 minimum charge)
ACCOUNT HISTORY FEE	\$10.00
ADMINISTRATIVE LEGAL PROCESSING FEE	\$100.00
NOTARY FEE	\$6.00
MAILED PAPER STATEMENT FEE	\$5.00
STATEMENT COPY	\$10.00
CHECK COPY	\$5.00
VERIFICATION OF DEPOSIT	\$20.00
CASHIER'S CHECK	
Any Amount	\$3.00
Replacement fee for a previously issued cashier's check	\$30.00
COIN PROCESSING	5% of Coin Amount
CHECK CASHING	
Member with Checking Account or Loan	No Charge
Member with Deposits equal to Check	No Charge
All other Qualifying	2% of Check
Account Sweep Transfers	\$1.00 per sweep (In or Out)
COLLECTION ITEMS	
COLLECTION ITEM	\$40.00
WIRE TRANSFERS	
WIRE TRANSFER INCOMING	\$15.00
WIRE TRANSFER OUTGOING (Domestic)	\$25.00
MONTHLY MAINTENANCE AND ITEM FEES	
CUTX BUSINESS CHECKING*	
*100 Free Monthly Items (additional items \$0.25 each)	
CUTX BUSINESS CHECKING PLUS**	
**200 Free Monthly Items (additional items \$0.25 each)	
Monthly fee waived with an average monthly balance of \$10K	\$15.00
BUSINESS MONEY MARKET	\$20.00*
*No monthly fee if minimum daily balance requirement of \$5,000 met.	
CUTX REGULAR BUSINESS SHARE (Minimum Deposit of \$5.00 Required)	\$0.00

ITEM FEE DETAILS	CUTX BUSINESS CHECKING	CUTX BUSINESS CHECKING PLUS
Deposit Charge	\$0.25 Per Item	\$0.25 Per Item
Deposit Correction Charge	\$0.25 Per Item	\$0.25 Per Item
ACH Debit Charge	\$0.25 Per Item	\$0.25 Per Item
ACH Credit Charge	\$0.25 Per Item	\$0.25 Per Item
Checks Received Charge	\$0.25 Per Item	\$0.25 Per Item
On-us Disbursed Charge	\$0.25 Per Item	\$0.25 Per Item