BUSINESS

SAVINGS RATES/FEE SCHEDULE/DISCLOSURES

Effective 10.1.2026

11500 Bolthouse Drive. Bakersfield, CA 93311: Call 661/833-7900 or 800/221-3311 or visit www.valleystrong.com to obtain current rates. This Rate and Fee Schedule states rates applicable to specified accounts and fees common to all Business accounts. This schedule is incorporated as a part of your account agreement with Valley Strong Credit Union. For purposes of this disclosure, the Dividend Rate and Annual Percentage Yield stated for the term share accounts were offered within the most recent seven calendar days and were accurate as of the date shown above. **Your shares are federally insured up to $250,000.00 by the National Credit Union Administration, a U.S. Government Agency.**

CERTIFICATES			
ACCOUNT NAME	**MINIMUM TO OPEN**	**DIVIDEND RATE**	**ANNUAL PERCENTAGE YIELD (APY)**
Business Share Certificates 6 Months 12 Months 18 Months 24 Months 36 Months Early withdrawal penalties may apply.	$1,000.00/$1,000.00	.400% .800% 1.000% 1.150% 1.500%	.400% .800% 1.000% 1.150% 1.510%

SAVINGS			
ACCOUNT NAME	**MINIMUM TO OPEN**	**DIVIDEND RATE**	**ANNUAL PERCENTAGE YIELD (APY)**
Business Money Market $1,000 through $9,999.99 $10,000.00 through $49,999.99 $50,000 - $99,999.99 $100,000.00 through $249,999.99 $250,000.00 through $499,999.99 $500,000.00 and over	$1,000.00 / $1,000.00	.150% .250% .350% .500% .750% 1.000%	.150% .250% .350% .500% .750% 1.010%
Public Business Money Market	$1,000.00 / $1,000.00	3.842%	3.910%
Business Escrow Club $1,000 through $9,999.99 $10,000.00 through $49,999.99 $50,000 - $99,999.99 $100,000.00 through $249,999.99 $250,000.00 through $499,999.99 $500,000.00 and over	$1,000.00 / $1,000.00	.150% .250% .350% .500% .750% 1.000%	.150% .250% .350% .500% .750% 1.010%
Business Share Savings $999.99 and under $1,000.00 through $4,999.99 $5,000.00 through $9,999.99 $10,000.00 and over	$5.00 / $5.00	.050% .050% .050% .100%	.050% .050% .050% .100%
Business Simple Savings $999.99 and under $1,000.00 through $4,999.99 $5,000.00 through $9,999.99 $10,000.00 and over	$5.00 / $5.00	.050% .050% .050% .100%	.050% .050% .050% .100%

Rates for savings accounts are variable and may change after the account is opened. Fees may reduce earnings.

Promotional 8 Month Business Share Certificate (All markets)

Special Dividend Rate	Annual Percentage Yield (APY)	Terms & Conditions
3.687%	3.750%	The 8-month business certificate offer is effective starting 10/01/26. 3.75% annual percentage yield (APY) is based on a dividend rate of 3.687%. $1,000 minimum opening deposit. New money must be deposited to obtain the promotional rate. New money is defined as funds not currently on deposit with Valley Strong Credit Union. After the initial 8-month term, funds will automatically renew into a traditional 12-month business certificate. **A penalty equal to 90 days of dividends may be assessed for early withdrawal.** Fees may reduce earnings. Valley Strong membership is required. This offer may be withdrawn at any time.

Promotional Smart Business Money Market (Kern, Kings, and Tulare Counties)

Special Dividend Rate	Annual Percentage Yield (APY)	Terms & Conditions
2.129%	2.150%	2.150% annual percentage yield (APY) is based on a dividend rate of 2.129%. Offer is valid as of 5/1/2026. $1,000 minimum deposit of new funds required and must be maintained to earn the promotional APY. After promotion period ends, rates are subject to change. Fees may reduce earnings. This is a variable rate account.

Relationship Money Market Pricing (Kern, Kings, and Tulare Counties)

Relationship Pricing Dividend Rate	Annual Percentage Yield (APY)	Terms & Conditions
2.374%	2.400%	2.400% annual percentage yield (APY) is based on a dividend rate of 2.374%. Offer valid as of 5/1/2026. Relationship Money Market Pricing may be applied to both business and consumer money market products. Rates are variable and subject to change. Fees may reduce earnings. Must maintain both business and consumer share savings and checking to qualify for relationship pricing on consumer and business money market products. $1,000 minimum deposit of new funds required for Business Checking and Business Money Market and must be maintained to earn the promotional APY. $2,500 minimum deposit of new funds required for Consumer Checking and Consumer Money Market and must be maintained to earn the promotional APY.

Promotional Smart Business Money Market (San Joaquin and Solano County)

Special Dividend Rate	Annual Percentage Yield (APY)	Terms & Conditions
2.960%	3.000%	3.000% annual percentage yield (APY) is based on a dividend rate of 2.960%. Offer is valid as of 5/1/2026. $1,000 minimum deposit of new funds required and must be maintained to earn the promotional APY. After promotion period ends, rates are subject to change. Fees may reduce earnings. This is a variable rate account.

Relationship Money Market Pricing (San Joaquin and Solano County)

Relationship Pricing Dividend Rate	Annual Percentage Yield (APY)	Terms & Conditions
3.203%	3.250%	3.250% annual percentage yield (APY) is based on a dividend rate of 3.203%. Offer valid as of 5/1/2026. Relationship Money Market Pricing may be applied to both business and consumer money market products. Rates are variable and subject to change. Fees may reduce earnings. Must maintain both business and consumer share savings and checking to qualify for relationship pricing on consumer and business money market products. $1,000 minimum deposit of new funds required for Business Checking and Business Money Market and must be maintained to earn the promotional APY. $2,500 minimum deposit of new funds required for Consumer Checking and Consumer Money Market and must be maintained to earn the promotional APY.

CHECKING		
ACCOUNT NAME	**MINIMUM TO OPEN**	**FEES AND CHARGES**
Basic Business Checking	$100.00	$10 monthly maintenance fee. Fee waived with $1,500 minimum daily balance or $3,000 average daily balance. Up to 100 checks written, 100 deposited items, $10,000 aggregate cash activity (Cash Deposits and Cash Withdrawals). See Fee Schedules below for additional charges where applicable.
Business Plus Checking	$100.00	$18 monthly maintenance fee. Fee waived with $5,000 minimum daily balance or $10,000 average daily balance. Up to 300 checks written, up to 300 deposited items, $24,000 aggregate cash activity (Cash Deposits and Cash Withdrawals). See Fee Schedules below for additional charges where applicable.
Business Analysis Checking	$100.00	$20 monthly maintenance fee. Earnings credit may offset fees. Per transaction fees are assessed monthly. See Fee Schedules below for additional charges where applicable.
IOLTA Attorney Client Trust	$100.00	No Monthly Fee. No transaction fees. Earns dividends at the rate of 68% of the Fed Funds Target Rate currently 2.720% and 2.754% APY. This variable rate is subject to change without written notice.
Community Non-Profit Checking	$100.00	$7.00 monthly maintenance fee. Fee waived with $7,500 minimum daily balance or $15,000 average daily balance. Up to 200 checks written, up to 300 deposited items, no charge for cash deposits, and no charge for change orders. See Fee Schedules below for additional charges where applicable.
Zero Balance Checking	$100.00	$20 monthly maintenance fee. Up to 100 checks written, 100 deposited items, $10,000 aggregate cash activity (Cash Deposits and Cash Withdrawals). See Fee Schedules below for additional charges where applicable.

Fee Schedule

Service	Fee	Service	Fee
Account Research	No Cost	NSF/ODP/Returned Item – Including Automated Clearing House items	$14.00 per presentment
ACH Credit	$0.18	Online Banking – Basic	No Cost
ACH Debit	$0.18	Processing of Legal Documents	$30.00
Business VISA® Check Card Replacement	$5.00	Returned Item – (Re-clear)	No Cost
Cashier's Checks	$5.00	Returned Mail	$5 each month
Cash & Coin Deposited or Withdrawn Over Account Type Limit (Non-Analyzed Checking) Cash & Coin Deposited or Withdrawn Over Account Type Limit (Analyzed Checking)	$2.00 /per $1,000 $1.20 per $1,000	Safe Deposit Box - Key Deposit	$20.00
Check Copy	No Cost	Safe Deposit Box - Key Replacement	$11.00
Check Printing Fee	Prices Vary	Safe Deposit Box Annual Rent: 3 X 10	$80.00
Check-by-phone	$15.00	Safe Deposit Box Annual Rent: 3 X 5	$45.00
Checking Account Overdraft Transfer from Savings	No Cost	Safe Deposit Box Annual Rent: 5 X 10	$100.00
Checks Deposited – Basic Business Checking Checks Deposited – Business Plus Checking Checks Deposited – Community Non-Profit Checking	$0.25 $0.25 $0.25	Safe Deposit Box Annual Rent: 5 X 5	$55.00
Checks Paid – Basic Business Checking Checks Paid – Business Plus Checking Checks Paid – Community Non-Profit Checking	$0.25 $0.25 $0.25	Safe Deposit Box Annual Rent: 6 X 10	$120.00
Coin Sorter – Members / Non-Members	No Cost / 8% of Coin Total	Safe Deposit Box Annual Rent: 10 X 10	$175.00
Collection Items (incoming, outgoing, and foreign)	$15.00	Safe Deposit Box Drilling/New Lock	$195.00
Deposit Copy	No Cost	Share Account Closure Within 90 Days of Opening	No Cost
Deposit Item Returned	$15.00	Statement Copy	No Cost
District Attorney Check Buster Request Processing	$25.00	Stop Payment and Renewal Stop Payment	$30.00
Dormant Account Monthly Service Charge	$3.00	Temporary Checks (per set)	$2.00
Foreign ATM Transaction-Non-Valley Strong CU ATM	$1.00	Transaction Printouts	$2.00
Foreign Country Transaction Fee	1% of purchase amount	VRU Photocopy Request	$4.00
Mobile Banking Business	No Cost	Wires - Domestic: Incoming	$15.00
Money Orders	$3.00	Wires - Domestic: Outgoing Branch	$25.00
Night Drop Replacement Key	$10.00	Wires - International: Incoming	$40.00
Non-member Check Cashing Fee (per check)	No Cost	Wires - International: Outgoing Branch	$40.00

Treasury Management Service Fee Schedule

Account Sweep Services	Fee
Line of Credit Sweep - Monthly	$100.00
ACH Origination Services	
ACH Origination - Monthly	$20.00
ACH and Wire Origination Package – Monthly	$35.00
ACH Setup Fee	$25.00
ACH Origination Credit – Per Item	$0.15
ACH Origination Debit – Per Item	$0.15
Same Day ACH – Per Item	$0.75
ACH Per File (Batch)	$2.00
ACH Returned Item	$4.00
Autobooks Accounting Services	
Autobooks – Monthly Service Fee	$10.00
Autobooks – Per Transaction (Debit / Credit)	3.49%
Autobooks – Per Transaction (ACH)	1.00%
Autobooks – ACH Return Fee	$25.00
Autobooks – Credit Card Chargeback	$25.00
Bill Pay Services	
Bill Pay Expedited Check	$30.00
Bill Pay Expedited ACH	$9.95
Commercial Cash Vault	
CIT (Cash-in-Transit) Services	Request Quote
Smart Safe	Request Quote
Earnings Credit	
Standard Earnings Credit Rate	0.50%
Online Banking Services	
Online Stop Payment	$20.00
Positive Pay Fraud Prevention Services	Fee
ACH Positive Pay	$25.00
Check Positive Pay	$40.00
Positive Pay Setup Fee	$25.00
Positive Pay Additional Account	$10.00
Payee Positive Pay	$10.00
Payee Positive Pay Per Item	$0.12
Positive Pay Exception - Per Item	$0.50
Remote Deposit Services	
Remote Desktop Deposit (RDC)	$40.00
Remote Desktop Deposit Setup Fee	$25.00
RDC Deposited Check – Per Item	$0.13
Wire Transfer Services	
Wire Origination – Monthly	$20.00
Wire and ACH Origination Package – Monthly	$35.00
Online Wires – Domestic Per Transaction	$15.00
Online Wires – International Per Transaction	$40.00
Reverse Draw Down Wire	$25.00