

BUSINESS

SAVINGS RATES/FEE SCHEDULE/DISCLOSURES



Effective 3.6.2023

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	\$1,000.00/\$1,000.00		
6 Months		.40%	.40%
12 Months		.80%	.80%
18 Months		1.00%	1.00%
24 Months		1.15%	1.15%
36 Months		1.50%	1.51%
Early withdrawal penalties may apply.			

Special Fixed Rate CD

Term	Special Dividend Rate	Annual Percentage Yield (APY)	Renewal Term	Terms & Conditions
9 months	4.07%	4.15%	12 Months	\$1,000 minimum deposit. Special rate is applicable to initial term only. At maturity, Special Dividend Rate CDs will automatically renew at the stated renewal term, at the dividend rate and annual percentage yield (APY) in effect on the maturity date for CDs not subject to a special dividend rate, unless the credit union has notified you otherwise. Early withdraw penalty of 180 days dividends apply. Valley Strong Membership is required. Offer ends 4/30/23.

SAVINGS

ACCOUNT NAME	MINIMUM TO OPEN	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Business Money Market	\$1,000.00 / \$1,000.00		
\$1,000 through \$9,999.99		.15%	.15%
\$10,000.00 through \$49,999.99		.25%	.25%
\$50,000 - \$99,999.99		.35%	.35%
\$100,000.00 through \$249,999.99		.50%	.50%
\$250,000.00 through \$499,999.99		.75%	.75%
\$500,000.00 and over		1.00%	1.01%
Business Share Savings	\$5.00 / \$5.00		
\$999.99 and under		.05%	.05%
\$1,000.00 through \$4,999.99		.05%	.05%
\$5,000.00 through \$9,999.99		.05%	.05%
\$10,000.00 and over		.10%	.10%
Business Simple Savings	\$5.00 / \$5.00		
\$999.99 and under		.05%	.05%
\$1,000.00 through \$4,999.99		.05%	.05%
\$5,000.00 through \$9,999.99		.05%	.05%
\$10,000.00 and over		.10%	.10%

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

Promotional Smart Business Money Market

Special Dividend Rate	Annual Percentage Yield (APY)	Terms & Conditions
3.68%	3.75%	Offer is valid as of 2/1/23 and is guaranteed for 6 months. \$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

Relationship Pricing Dividend Rate	Annual Percentage Yield (APY)	Terms & Conditions
3.92%	4.00%	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 money market products of any type to earn relationship pricing.

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, \$5,000 cash deposited, and \$5,000 in change orders.
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, \$12,000 cash deposited, and \$12,000 in change orders.
Business Analysis Checking	\$100.00	\$20 monthly maintenance fee. Earnings credit may offset fees. Per transaction, fees are assessed monthly. (See per item Fee Schedule for details)
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.

Fee Schedule

Service	Fee	Service	Fee
Account Research	No Cost	On-line Banking DataNet - Basic	No Cost
ACH Credit	\$0.18	Processing of Legal Documents	\$30.00
ACH Debit	\$0.18	Returned Item - (Re-clear)	No Cost
ACH Origination Credit - On-line Banking DataNet	\$0.15	Returned Mail	\$5 each month
ACH Origination Debit - On-line Banking DataNet	\$0.15	Safe Deposit Box - Key Deposit	\$20.00
Autobooks - Monthly Service	\$10.00	Safe Deposit Box - Key Replacement	\$11.00
Autobooks - Per transaction (Debit/Credit)	3.49%	Safe Deposit Box Annual Rent: 3 X 10	\$80.00
Autobooks - Per transaction (ACH)	1.00%	Safe Deposit Box Annual Rent: 3 X 5	\$45.00
Business VISA® Check Card Replacement	No Cost	Safe Deposit Box Annual Rent: 5 X 10	\$100.00
Cashier's Checks	No Cost	Safe Deposit Box Annual Rent: 5 X 5	\$55.00
Cash & Coin Deposited or Withdrawn Over Account Type Limit	\$2.00 /\$1,000	Safe Deposit Box Annual Rent: 6 X 10	\$120.00
Check Copy	No Cost	Safe Deposit Box Annual Rent: 10 X 10	\$175.00
Check Printing Fee	Prices Vary	Safe Deposit Box Drilling/New Lock	\$195.00
Check-by-phone	\$15.00	Share Account Closure Within 90 Days of Opening	No Cost
Checking Account Overdraft Transfer from Savings	No Cost	Statement Copy	No Cost
Checks Deposited - Basic Business Checking	\$0.20	Stop Payment and Renewal Stop Payment	\$30.00
Checks Deposited - Business Plus Checking	\$0.25	Sweep - Line of Credit	\$100.00
Checks Paid - Basic Business Checking	\$0.20	Sweep - Zero Balance Account	\$20.00
Checks Paid - Business Plus Checking	\$0.25	Transaction Printouts (over 10 days)	\$1.50
Coin Sorter	No Cost	VRU Photocopy Request	\$4.00
Collection Items (incoming, outgoing, and foreign)	\$15.00	Wires - Domestic: Incoming	\$15.00
Deposit Copy	No Cost	Wires - Domestic: Outgoing Branch	\$25.00
Deposit Item Returned	\$15.00	Wires - International: Incoming	\$40.00
District Attorney Check Buster Request Processing	\$25.00	Wires - International: Outgoing Branch	\$40.00
Dormant Account Monthly Service Charge	\$3.00	Wires - Reverse Draw Down	\$25.00
Foreign ATM Transaction-Non-Valley Strong CU ATM	\$1.00		
Foreign Country Transaction Fee	1% of purchase amount		
Mobile Banking Business	No Cost		
Money Orders	No Cost		
Non-member Check Cashing Fee (per check)	No Cost		
NSF/ODP/Returned Item - Including Automated Clearing House items	\$30.00 per presentment		

Account Analysis Fee Schedule

General Account Services		Fee	Wire Services	Fee
Credits Posted		\$0.18	Wire – Incoming Domestic	\$15.00
Debits Posted		\$0.18	Wire – Outgoing Domestic Branch	\$25.00
Depository Services			Wire – Incoming International	\$40.00
Cash & Coin Deposited or Withdrawn		\$0.0012	Wire – Outgoing International	\$40.00
Checks Deposited		\$0.10	Online Wires – Domestic	\$15.00
Deposit		\$1.25	Online Wires – International	\$40.00
Deposit Item Returned		\$15.00	Wires – Reverse Draw Down	\$25.00
Deposit Correction – Cash		\$5.00		
Return Item – Re-clear		No Cost		
Paper Disbursement Services			Positive Pay	
Cashier's Checks		No Cost	Pro Chex	\$40.00
Check Copy		No Cost	Pro Chex Service Additional Account	\$10.00
Checks Paid		\$0.20	Pro Chex Return Item	\$15.00
Deposit Copy		No Cost	Pro Chex Payee	\$10.00
Money Order		No Cost	Pro Chex Payee Per Item	\$0.12
Non-Member Check Cashing		No Cost	Pro Tech ACH	\$25.00
NSF/ODP/Returned Item – Including Automated		\$30.00	Pro Tech ACH Return Item	\$15.00
Statement Copy		No Cost	Origination	\$10.00
Stop Payment and Renewal Stop Payment		\$30.00	Origination Batch Reject	\$5.00
General ACH Services			Earnings Credit	
ACH Credit		\$0.18	Standard Earnings Credit Rate	0.50%
ACH Debit		\$0.18		
ACH Origination Credit - On-line Banking		\$0.15		
ACH Origination Debit - On-line Banking		\$0.15		
Same Day ACH – Per Item		\$0.75		
Business DataNet Electronic Banking				
Basic Online Banking		No Cost		
Business Plus ACH Origination		\$10.00		
Business Plus Wire Origination		\$10.00		
Business Premium w/ Wires / ACH		\$15.00		
Mobile Banking Business		No Cost		
Mobile Deposit Business		No Cost		
Remote Desktop Deposit (RDC)		\$40.00		
RDC Deposited Check Image Per Item		\$0.13		
Bill Pay Expedited Check		\$30.00		
Bill Pay Expedited Electronic (ACH)		\$9.95		
Stop Payment – Online				