

Additional Business Services Account Fees

Collection Item <i>(Non-U.S. Financial Institution)</i>	\$15 per check
Money Order Fee	\$5
Official Check Fee	\$5
Returned Deposited Item Fee*	\$25
Account Research Fee	\$25 min./hour
Statement Copy Fee	\$2 per page
Stop Payment Fee	\$15 per request
Travelers Checks Fee	\$2 per \$1000
Travelers Checks Fee <i>(for two)</i>	\$5 per \$1000
Verification of Deposit/Letter Fee	\$10
Incoming Domestic Wire Fee	\$15
Incoming International Wire Fee	\$15
Outgoing Domestic Wire Fee	\$20
Outgoing International Wire Fee	\$38
Returned NSF/Paid NSF* Fee	\$29 no maximum
Non-Tech CU ATM Transactions <i>(\$1 per transaction thereafter); CO-OP transactions excluded</i>	5 free per month

Other Fees

The following are the fees that Tech CU can impose if necessary on Business Services Accounts. If no specific amount can be stated, the method for determining charges will be explained by a Tech CU representative.

- Each of the following ATM transactions may receive a \$1 charge on non-Network ATMs: Withdrawals, Share-to-Share Transfers, and Balance Inquiries.
- Visa charges 1% for all multi-currency transactions and .8% for international single currency transactions. For transactions initiated in foreign countries or currencies, any international service assessment or currency conversion fee imposed by Visa (or any other network) is added to the credit, debit, or ATM transaction amount.
- Automated Clearing House (ACH) transactions that are originated by the member through Tech CU but are returned by the other financial institution will incur a \$10 fee.

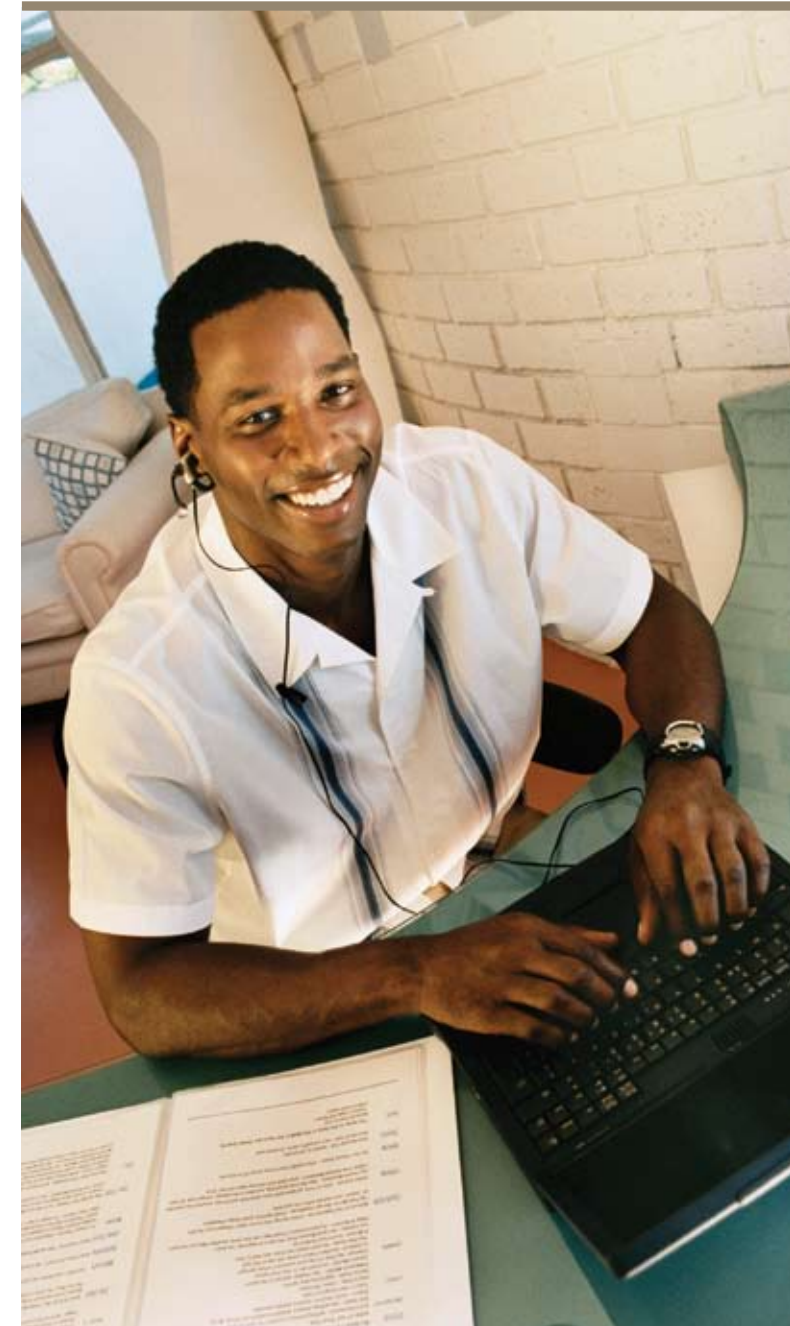
- Photocopies of Personal or Official Canceled Checks are free for the first two photocopies requested per statement. The third photocopy requested up to 10 per statement would cost \$2 each. If more than 10 are requested per statement, you will also be charged a research fee of \$25 (minimum) per hour. Free images of canceled checks are available via Online Banking.
- Check-by-phone charges for new or existing account deposits or loan payments are \$10 per transaction.
- CheckCard replacement fee is \$5 per card.
- Response to legal process is \$20 (minimum).
- Signature Guarantee is \$1 per signature.
- Non-member cashing a member's check is \$10 per check.
- Members are required to keep the Credit Union informed of their current address. If the Credit Union has to seek out the address, the member will be charged a research fee of \$25 (minimum) per hour. The charge will not occur more than once per 12 months.
- Check orders on Basic Business Checking, Interest Business Checking, and Money Market Plus are subject to a standard fee from a third-party vendor, based on the types of checks you choose. Ask a Tech CU representative for details.
- Requesting a letter authorizing a vehicle to travel outside of the United States will cost \$10.
- Checking account reinstatement will cost \$50.
- Dormant Account Fee: Accounts (except IRA and non-matured certificate accounts) that are inactive for 12 months or more will be assessed a \$5/month fee; imposed beginning the 13th month.
- Escheatment Process Fee: \$2.00 for sending each/annual notice of possible escheatment under state law (for account balances above \$50.00).

*If you do not have an overdraft protection source or if your overdraft source lacks funds, Tech CU can elect to pay items that would overdraw your account (NSF fees apply).

For more information about Tech CU's financial products, services, and business hours, please visit:
www.techcu.com.

The Contact Center, Call-24,
and The Lending Center
(408) 451-9111
(800) 553-0880

Schedule of Fees and Charges



Tech CU TECHNOLOGY CREDIT UNION



Share accounts are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government agency. Retirement accounts are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government agency.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Business Checking

Tech CU offers two Business Checking account options to meet your small business' banking needs. Both checking accounts enjoy the following benefits:

- Free Business Visa CheckCard
- Free Online Banking, including Bill Pay, bank-to-bank transfers, eStatements, and eNotifications
- Free Overdraft Protection

Business Basic Checking Account

The Business Basic Checking Account is designed for members who want a low-cost checking account to manage their small business needs.

Business Interest Checking Account

Tech CU's Business Interest Checking account offers an affordable checking alternative with the benefit of earning dividends. For current interest rates, please visit www.techcu.com/business/accounts/checking/.

Business Savings

Tech CU makes it easy for your business to spend less and save more with a Business Savings account.

Business Money Market and Business Money Market Plus Accounts

For small business owners who prefer to combine flexibility with higher dividends, Tech CU now offers Business Money Market and Business Money Market Plus accounts.

	Business Savings Account	Business Basic Checking Account	Business Interest Checking Account	Business Money Market Account	Business Money Market Plus Account
Opening Deposit Amount	\$25.00	\$100.00	\$100.00	\$2,500.00	\$50,000.00
Minimum Balance to Earn Dividends	\$25.00	N/A	\$.01	\$2,500.00	\$2,500.00
Minimum Balance to Waive Fee	N/A	N/A	\$5,000.00 (average daily balance)	\$2,500.00. No dividends will be paid between \$0.00–\$2,499.99	\$2,500.00. No dividends will be paid between \$0.00–\$2,499.99
Minimum Balance Fee	N/A	N/A	\$10.00	\$6.00	N/A
Monthly Maintenance Fee	N/A	\$5.00 (waived for Non-profit accounts)	N/A	N/A	N/A
Free Transactions	25/month	250/month	500/month	25/month	25/month
Excess Transaction Fee Amount	\$2.00 for both debits and credits	\$0.50 for both debits and credits	\$0.50 for both debits and credits	\$2.00 for both debits and credits	\$2.00 for both debits and credits
Maximum Cash/Coin Deposits/Withdrawals Amount per Month	\$500.00	\$1,500.00	\$2,500.00	\$500.00	\$500.00
Excess Transaction Fee for Cash Deposits/Withdrawals	\$0.20 per \$100	\$0.10 per \$100.00	\$0.10 per \$100.00	\$0.20 per \$100.00	\$0.20 per \$100.00
Coin Purchases (Rolls) Allowed per Month	4 Free	4 Free	4 Free	4 Free	4 Free
Excess Transaction Fee for Coin Purchases	\$0.20 per roll	\$0.10 per roll	\$0.10 per roll	\$0.20 per roll	\$0.20 per roll
Dividend Calculation Method	Daily Balance Method. Dividends are calculated daily and paid quarterly.	N/A	Daily Balance Method. Dividends are calculated daily and paid monthly.	Daily Balance Method. Dividends are calculated daily and paid monthly.	Daily Balance Method. Dividends are calculated daily and paid monthly.
Transaction Information	6 non-personal withdrawals per month. Reg D monitoring of this account will occur.	N/A	N/A	6 non-personal withdrawals per month. Reg D monitoring of this account will occur.	6 non-personal withdrawals per month. Reg D monitoring of this account will occur.
Check Writing/CheckCard Transactions	N/A	Yes	Yes	N/A	Reg D only allows this type of account to write 3 checks in one month. Starting with the 4th check, it may be returned and charged an NSF fee.
Excessive Check Writing Fee	N/A	N/A	N/A	N/A	\$10.00—If more than 3 checks are written, an Excessive Withdrawal Fee may be charged at month end.