



Business Disclosure

These rates and fees apply to business accounts only and are in addition to the general terms and conditions, and fee schedule that is applicable to all accounts at Vibrant. For business accounts only, if there is a conflict between a business account term and a general term, the specific business term will apply.

Truth-In-Savings

The rates, fees and terms applicable to your account at Vibrant Credit Union are provided in this Truth-In-Savings Disclosure. We may offer other rates for these accounts from time to time.

Effective Date: June 15, 2017

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Avoid a Service Fee*	Minimum Required Balance to Earn Dividends	Dividends Compounded and Credited	Dividend Period
Business Membership Savings							
\$200,000+	0.10%	0.10%					
\$100,000 to \$199,999	0.10%	0.10%					
\$25,000 to \$99,999	0.10%	0.10%	\$5.00	-	\$100	Monthly	Monthly
\$10,000 to \$24,999	0.10%	0.10%					
\$100 to \$9,999	0.10%	0.10%					
\$0 to \$99	0.10%	0.10%					
Business Checking Premier							
\$50,000+	0.50%	0.50%	\$100	\$2,500	\$50,000	Monthly	Monthly
\$0 to \$49,999	0.00%	0.00%					
Business Checking Plus							
\$50,000+	0.25%	0.25%					
\$30,000 to \$49,999	0.20%	0.20%	\$100	\$2,500	\$2,500	Monthly	Monthly
\$15,000 to \$29,999	0.15%	0.15%					
\$2,500 to \$14,999	0.10%	0.10%					
\$0 to \$2,499	0.00%	0.00%					
Business Checking	0.00%	0.00%	-	-	-	-	-

*The service fee can be located on the Fee Schedule. The minimum balance is based on the average daily balance.

Fee Schedule

Monthly Service Fees		
Business Checking Premier		\$8.00, if minimum balance not met
Business Checking Plus		\$8.00, if minimum balance not met
Transaction Fees*		
Business Checking Premier		2,000 free, \$0.10 each thereafter
Business Checking Plus		2,000 free, \$0.10 each thereafter
Business Checking		500 free, \$0.10 each thereafter
Online Banking Fees		
ACH		\$30.00
Remote Deposit Capture		\$30.00
Miscellaneous Fees		
Cash Purchased		\$0.25 per strap
Coin Purchased		\$0.10 per roll
Deposit Corrections		\$5.00

*The transaction fee is based off of number of items paid per month which includes ACH debits, checks, number of deposits, number of items per deposit.

Business Checking Accounts

Account	Monthly Maintenance Fee for Checking and How to Avoid It	Other Important Account Information
<p><i>Business Checking</i></p> <ul style="list-style-type: none"> • Non-interest bearing account • Business Membership savings with minimum \$5 required 	<p>Monthly maintenance fee for Business Checking - \$0.00</p>	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <ul style="list-style-type: none"> • 500 free transactions per month
<p><i>Business Checking Plus</i></p> <ul style="list-style-type: none"> • Variable, tiered interest rates • Business Membership savings with minimum \$5 required 	<p>Monthly maintenance fee for Business Checking - \$8.00</p> <p>To avoid the monthly maintenance fee, meet the followings requirements during each calendar month:</p> <ul style="list-style-type: none"> • Have an average daily balance of \$2,500. 	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <ul style="list-style-type: none"> • 2,000 free transactions per month
<p><i>Business Checking Premier</i></p> <ul style="list-style-type: none"> • Variable tiered interest rate • Business Membership savings with minimum \$5 required 	<p>Monthly maintenance fee for Business Checking Premier - \$8.00</p> <p>To avoid the monthly maintenance fee, meet the followings requirements during each calendar month:</p> <ul style="list-style-type: none"> • Have an average daily balance of \$2,500. 	<p>Please review Your Account Disclosure in it's entirety for additional information.</p> <ul style="list-style-type: none"> • 2,000 free transactions per month