



2397 Mountain City Highway
 Elko, NV 89801
 775.738.4083
 775.738.2582

BUSINESS ACCOUNT DISCLOSURE RATE SUPPLEMENT

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Business Share Savings (1)		_____ %	_____ %
<input type="checkbox"/> Business Money Market (1)(2)	\$2,499.99 & Less	_____ %	_____ %
	\$2,500.00 - \$19,999.99	_____ %	_____ %
	\$20,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 - \$249,999.99	_____ %	_____ %
	\$250,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Business Checking (1)		_____ %	_____ %

Account Type	FIXED RATE (Term Accounts)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Business Term Share Certificate (3)	\$ _____	3 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	9 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	30 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
<input type="checkbox"/> Business Promotional Term Share Certificate (3)	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (775) 738-4083.

Schedule of Fees and Charges

Business Share Savings Account Fees	
Non-refundable Membership Fee	\$5.00
Unincorporated Non-Profit Association Non-refundable Membership Fee	\$1.00
Excessive Withdrawal	\$5.00 Per Withdrawal in excess of three per month
Account Closure	\$25.00 if account closed within first 90 days

Business Money Market Account Fees	
Check Printing Fee (first 12 checks are free per year)	Prices may vary depending upon style
Excessive Withdrawal Fee (includes: cash/check/cash, check/draft/ACH, ACH origination withdrawals, Bill Payment, Audio, and Online Banking)	\$10.00 per withdrawal in excess of six per month

Schedule of Fees and Charges (continued)

Business Checking Account Fees	
Check Printing	Prices may vary depending upon style
NSF	\$25.00 Per Item
One-Time Debit Overdraft	\$25.00 Per Item
Overdraft	\$25.00 Per Item
Returned Item	\$25.00 Per Item
Stop Payment	\$10.00 Per Request

Other Service Fees	
Account Activity Printout	\$3.00 Per Printout
Account Reconciliation	\$10.00 Per Hour and \$10.00 minimum charge
Account Research	\$10.00 Per Hour and \$10.00 minimum charge
Deposited Item Return	\$6.00 Per Item
Dormant Account	\$5.00 Per Month after 2 years
Fax (Outgoing)	\$1.25 Per Page. First 2 pages free
Garnishment/Levy Processing	\$50.00
Items Sent for Collection	\$10.00 Per Item
Legal Process	\$10.00
Money Order	\$2.00 Per Money Order
Statement Copy	\$3.00 Per Copy
Wire Transfer (Outgoing)	\$20.00 Per Transfer
Foreign Wire Transfer (Outgoing)	\$32.00 Per Transfer
Visa Gift Card	\$3.95 Per Card
Visa Travel Card	\$5.95 Per Card
Visa Travel Card Reload	\$3.95 Per Reload
Copy of Draft	\$2.50
Bill Pay Paper Check Stop Payment	\$25.00
Foreign Currency Ordering Per-Currency Type	\$6.00
Foreign Currency Ordering If Under \$300.00 US Worth of Foreign Currency Shipping and Handling	\$10.00
Foreign Currency Exchange	\$15.00
Foreign Check Processing:	
Provisional Credit	\$25.00
Collected Credit	\$40.00
Rejected or Returned Foreign Check	\$50.00
Coin Disbursed	\$0.05 Per Roll
Bagged Coins	\$3.50 Per Bag
Coin Loose	\$0.25 Per \$100.00
Teller Check Fee (3 per month free)	\$8.00
NSF Fee	\$25.00 Per Item
ACH Debit Fee or Credit (10 per month free)	\$0.10
Business Monthly Service Fee ¹	\$5.00 Per Month
Business Account Check Handling Fee (first 50 free)	\$0.10 Each Item
Business High Volume Monthly Fee ²	\$10.00 Per Month

Electronic Funds Transfer Fees	
ACH Overdraft	\$25.00
ATM Transaction	\$1.00 for each ATM transaction at ATM's not within the CO-OP Network
Card Replacement	\$5.00

Schedule of Fees and Charges (continued)

Electronic Funds Transfer Fees (continued)	
Currency Conversion	1.00% of transaction amount
Debit Card Overdraft	\$25.00
ACH Share Overdraft Transfer Fee	\$2.00

Bill Pay Fees	
Claims (Research Request)	\$31.25
Postal Returns	\$12.50
E>Returns/Rejects	\$6.25
NSF	\$62.50
Expedited Bill Pay (Next Day Check Delivery)	\$24.95

1. Waived if average daily balance is over \$25,000.00.
2. Cash deposits over \$2,000.00 per month.