Business Checking Account Disclosure

Rate Information:

1. Simply Business Checking
    a. Dividends are not paid on this account.
2. Elite Business Checking
    a. The dividend rate and annual percentage yield ("APY") for this account depends on the daily balance in your account. At any time during the dividend period, if the current account balance is less than the minimum balance to earn dividends, dividends are not accrued for the day.
    b. The dividend rate and APY may change at any time at the sole discretion of Day Air Credit Union ("Credit Union")
    c. The anticipated dividend rate and APY on this account are disclosed on the accompanying Rate Sheet.
3. Non-Profit Business Checking
    a. Dividends are not paid on this account.
4. Business Money Market Account
    a. The dividend rate and annual percentage yield ("APY") for this account depends on the daily balance in your account. At any time during the dividend period, if the current account balance is less than the minimum balance to earn dividends, dividends are not accrued for the day.
    b. The dividend rate and APY may change at any time at the sole discretion of Day Air Credit Union ("Credit Union")
    c. The anticipated dividend rate and APY on this account are disclosed on the accompanying Rate Sheet.

Minimum Balance Requirements:

1. Simply Business
    a. There is a $100.00 minimum balance requirement to open a Simply Business Checking Account.
    b. You must maintain a minimum daily balance of $500.00 to avoid a monthly service charge fee. Refer to the accompanying Business Account General Fee schedule for current fees.
2. Elite Business
    a. There is a $500.00 minimum balance requirement to open an Elite Business Checking Account.
    b. You must maintain a minimum daily balance of $5,000.00 during the dividend period to earn dividends. You must maintain a minimum balance of $5,000 to avoid a monthly service charge fee. Refer to the accompanying Business Account General Fee Schedule for current fees.
3. Non-Profit or Organizational
    a. There is no minimum balance to open a Non-Profit or Organizational Checking Account.
    b. There is no monthly service charge for this account.
4. Business Money Market
    a. There is a $10,000.00 minimum balance requirement to open and earn dividends for the Business Money Market Account.
    b. You must maintain a minimum daily balance of $10,000.00 during the dividend period to earn dividends. You must maintain a minimum balance of $10,000 to avoid a monthly service charge fee. Refer to the accompanying Business Account General Fee Schedule for current fees.

Fee Information:

1. Monthly service fees, if applicable, will be deducted from your business checking account on the last day of each month beginning with the month following the month that the account is opened.
2. Other fees and charges may be assessed against your account. Refer to the accompanying Business Account General Fee Schedule for current fees.
3. Fees incurred in connection with your business checking account will be deducted from your business checking account. If funds are not available, such fees will be deducted from your business main share account.
4. For checking accounts to be classified as a non-profit account the organization must provide proof of tax-exempt status.

Transaction Limitations:

For Business Money Market Account Regulation D transaction limitations do apply.

Day Air Credit Union Business Fee Schedule

Account Fees

	Non-Dividend Account	Non-Dividend Account	Dividend Account	Money Market Account*
	Non-Profit Checking	**Simply Checking**	**Elite Checking**	**Business Money Market***
Minimum balance to open account	$100.00	$100.00	$500.00	$10,000.00
Minimum balance to avoid monthly service fee	n/a	$500.00	$5,000.00	$10,000.00
Monthly service fee	n/a	$5.00	$15.00	$7.00- if balance is below $10,000.00 any time during the month
Allowable ACH/Debit/Check clearing	n/a	200	250	n/a
Fee is ACH/Debit/Check clearing is exceeded	n/a	$0.25/each	$0.25/each	n/a
Check Deposits	n/a	200	250	n/a
Fee for additional check deposits	n/a	$0.25/each	$0.25/each	n/a
Deposit – Currency Deposit Threshold	n/a	$1,000.00 per deposit	$1,000.00 per deposit	n/a
Deposit – Currency Fee Over Threshold	n/a	$0.20 per $100	$0.20 per $100	n/a

*You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

Miscellaneous Fees

Online Banking	Free
Billpayer	Free
Incoming Wire Transfer Fee – Per Transaction	Free
Outgoing Domestic Wire Transfer Fee – Per Transaction	$25.00
Outgoing International Wire Transfer Fee – Per Transaction	$60.00
Non-Sufficient Funds (NSF) – Per Transaction	$27.00
Stop-Payment – Per Request	$27.00
Account Research/Reconciliation – Per Hour	$20.00
Return Deposit Item	$15.00
Replacement Debit or Credit Card Fee	$7.00
Overdraft Transfer from Savings	$5.00
Inactive Account Fee – Per Month – Balance Below $500	$5.00
Incorrect Address Fee – Per Month	$5.00
Cashier's Check	$5.00
Money Order	$5.00
Paper Statement Fee (waived if enrolled in e-Statements)	$3.00
Check Copy Fee	$3.00
Statement/History Copy Fee	$3.00
Day Air Credit Union Owned ATMs	Free
Non-Day Air Owned ATMs	First 5 Free Monthly; 6+ are $3.00/each
PIN Based POS Withdrawals	Free
Early Account Closure Free – within 6 months	$100.00

*Rates are effective (date) and are subject to change.