

The following information is applicable to business accounts at Redstone Federal Credit Union® (RFCU®) as of the effective date shown below. RFCU may add to or change the rates contained on this Rate Sheet from time to time. Each authorized signer of the account agrees to the terms and conditions in the Business Account Rate Sheet and acknowledges that it is a part of the Business Account and Electronic Services Agreement and any other applicable agreement.

Rates Effective May 1, 2025

Account Type	Balance Requirements*	Annual Percentage Yield (APY) (%)	Dividend Rate (%)	Dividends Payable
Endeavor Savings Account	\$0.00	0.25%	0.25%	Quarterly
Endeavor Plus Checking Account	\$2,000.00 to \$4,999.99	0.05%	0.05%	Monthly
	\$5,000.00 to \$9,999.99	0.05%	0.05%	
	\$10,000.00 to \$49,999.99	0.05%	0.05%	
	\$50,000.00 to \$99,999.99	0.10%	0.10%	
	\$100,000.00 and above	0.10%	0.10%	
Endeavor Money Market Account	\$2,000.00 to \$4,999.99	1.21%	1.20%	Monthly
	\$5,000.00 to \$49,999.99	1.31%	1.30%	
	\$50,000.00 to \$99,999.99	1.41%	1.40%	
	\$100,000.00 and above	1.61%	1.60%	

*Balance Requirements:

- The minimum balance required to open the Endeavor Savings Account is \$250.00. The minimum balance of \$250.00 must be maintained or a \$5.00 monthly fee will be assessed.
- The minimum balance required to open the Endeavor Plus Checking Account is \$100.00. The minimum daily balance required to earn dividends is \$2,000.00. A \$10.00 monthly fee will be assessed if the \$2,000.00 balance is not maintained. No dividends will be earned for the length of time your daily balance is below \$2,000.00. The minimum balance for the Endeavor Plus Checking Account tier must be maintained to earn the stated APY for that tier.
- The minimum balance required to open the Endeavor Checking Account is \$100.00. The minimum balance of \$250.00 must be maintained or a \$5.00 monthly fee will be assessed.
- The minimum balance required to open the Endeavor Money Market Account is \$250.00. The minimum daily balance required to earn dividends is \$2,000.00. A \$10.00 monthly fee will be assessed if the \$2,000.00 balance is not maintained. No dividends will be earned for the length of time your daily balance is below \$2,000.00. The minimum balance for the Endeavor Money Market Account tier must be maintained to earn the stated APY for that tier.

Other Terms and Conditions:

- Rates may change every month as determined by the Board of Directors.
- Rates subject to change after account is opened.
- These annual percentage yields are accurate as of the last dividend declaration date.
- Fees and other conditions could reduce earnings on the accounts.
- Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- Please refer to the Business Account and Electronic Services Agreement for further disclosures. For current rates, visit www.redfcu.org or call 256-837-6110 or 1-800-234-1234 during business hours.



Business Fee Schedule

Rev. 4/1/2025

The following fees may be assessed in connection with your account(s) as described in the Business Account and Electronic Services Agreement. Fees are subject to change. All fees that are deducted from your account will appear on your monthly statement.

Address Locator Fee		\$5.00 per occurrence	
Business ACH Return Fee ¹		\$5.00 per presentment	
Business Checking Item Fee (Business Endeavor) (when applicable)		\$0.25 per item in excess of 100 transactions (debit/credit)	
Business Checking Item Fee (Business Endeavor Plus) (when applicable)		\$0.25 per item in excess of 250 transactions (debit/credit)	
Business Endeavor Fee		Fee waived at this time	
Chargeback Fee (Deposited Item Returned)		\$25.00 per presentment	
Coin Deposit System/Coin Counting Fee (per use)		4% of total coin over 25¢	
Copy Fee		\$3.00 per copy (for RFCU documents)	
Customized Checks		Price varies	
Debit Card Rush Order Fee		\$60.00 per order	
Dormant Checking Fee		\$10.00 per month	
Escheat Fee		Up to \$50.00 per member (if available in account)	
Expedited Payment Transaction Fee		\$9.95 per transaction	
Foreign Bank Check Fee		Fee varies per item and is determined by the foreign bank	
Foreign Check Processing Fee		\$100.00 per item (check/item request must equal \$300.00 - \$2,500.00 USD)	
Inactive Membership Fee ⁴		\$10.00 per month	
International Fee/Intl. Conv. Fee		Up to 1% of transaction amount per transaction (for international debit card conversions)	
Insufficient Funds Fee ²		\$25.00 per presentment	
Minimum Balance Fees:			
Endeavor Checking: \$5.00 fee per month if the minimum balance of \$250 is not maintained	Endeavor Plus Checking and Money Markets: \$10.00 fee per month if the minimum balance of \$2,000.00 is not maintained		Endeavor Savings:\$5.00 fee per month if the minimum balance of \$250.00 is not maintained
Money Order Fee		\$2.00 per item	
Official Check Fee		\$5.00 per item	
Online Banking, Electronic Bill Pay, and Call-24 Monthly Fees		Free	
Out-of-Network ATM Fees (for transactions made at foreign ATMs):			
For ATM inquiries: \$1.00 per inquiry	For ATM transfers: \$1.00 per transfer		For ATM withdrawals: \$1.00 per withdrawal
Overdraft Fee ²		\$25.00 per presentment	
Paper Statement Fee ³		\$2.00 per month/quarter	
Research Fee (if over one hour)		\$30.00 per hour	
RFCU & Network ATM Fees		Free	
Safe Deposit Box Rental Fees per year: [Contents in safe deposit boxes are not insured against loss by RFCU or NCUA.]			
3x5x24 \$35.00	5x5x24 \$45.00	3x10x24 \$60.00	5x10x24 \$80.00 10x10x24 \$110.00
Safe Deposit Box (SDB) Late Fee		\$5.00 per month	
Safe Deposit Box Drilling/Key Replacement Fee (SD Box Drill/Key Rep Fee)		\$150.00 per box	
Safe Deposit Box Drill No-Show Fee		\$60.00 per occurrence	
Stop Payment Order Fees:	\$25.00 per request		\$25.00 per Official Check or Money Order request
Wire Fees:	\$20.00 per domestic wire		\$40.00 per international wire

¹ If a Business ACH Return Fee is charged, you will not be charged an Insufficient Funds Fee or a Chargeback Fee for the same presentment. The Business ACH Return Fee will be charged if you originate an ACH through RFCU and that ACH returns for any reason, including insufficient funds in the debited account or the ACH being charged back. ACH payment transactions that are returned unpaid may be repeatedly presented to us for payment again until paid. You may be charged a Business ACH Return Fee each time an ACH transaction is presented for payment, even if it was previously declined and a fee was previously charged.

² Fees are charged if you do not have a sufficient available balance in your account. Check transactions that are returned unpaid may be repeatedly presented to us for payment again until paid. You may be charged an Insufficient Funds Fee or Overdraft Fee each time a transaction is presented for payment, even if it was previously declined and a fee was previously charged.

³ The Paper Statement Fee will only be charged when a monthly or quarterly share account statement (i.e., a Statement of Accounts) is physically mailed to you. If you opt-in to receive eStatements, you are under 25 years old, or you are over 61 years old, you are exempt from this fee. This fee applies to the following: (1) All members who joined RFCU after February 28, 2025 and (2) Existing members who switch from eStatements to paper statements after May 31, 2025.

⁴ The Inactive Membership Fee will be charged if all of your share accounts are inactive for 545 days with no member-initiated activity. You are exempt from this fee if (1) you pay a Dormant Checking Fee in the same month; (2) you have an RFCU IRA account; or (3) you are a borrower on an RFCU loan that is not over 90 days past due.



Business Fee Schedule

Cash Management Fees	
ACH & Cash Management Reporting	\$15.00 per month
Account Reconciliation with Positive Pay	\$10.00 per month
Business Member Remote Deposit Capture (RDC) Fees: **	
Monthly Service Fee	\$20.00 per month
**Additional Fees may apply for the purchase of approved equipment	

The items and fees listed above may change if our process changes or if we find it necessary to add additional fees.