

INFORMATION ABOUT BUSINESS ACCOUNTS

BUSINESS SAVINGS LTD ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$100. You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

COMMUNITY SAVINGS ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$100. You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

BUSINESS MONEY MARKET ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Fees and charges - A minimum balance fee will be charged on a monthly basis as listed on the Business Fee Schedule if the daily balance is below the minimum daily balance amount.

TREASURY SERVICES MONEY MARKET ACCOUNT

Eligibility – Exclusively for business members enrolled in treasury services.

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period, and for the example above is January 1. If you close your account before the dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations - During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, telephonic order or instruction, or overdraft protection transfer or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Fees and charges - A minimum balance fee will be charged on a monthly basis as listed on the Business Fee Schedule if the daily balance is below the minimum daily balance amount.

BUSINESS PLATINUM CHECKING ACCOUNT

Rate Information - This account operates using an earnings credit model. The earnings credit is variable and subject to change at the discretion of the Credit Union Board of Directors. The earnings credit will be calculated based on the average monthly balance of the account. Refer to the rate sheet for current rates.

Earnings credit accumulation period – For this account type, the earnings period is monthly, for example, the beginning date of the first earnings credit period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other earnings credit periods follow this same pattern of dates. The earnings credit declaration date precedes the ending date of the earnings credit period, and for the example above is January 1. If you close your account before the earnings credits are posted, you will not receive the accrued credits.

Crediting and carryover - The earnings credit will be credited to the account each month based on the average balance. The earnings credit amount will never exceed the amount of charges and fees assessed to the account and will never result in a credit balance. Earnings credits exceeding the monthly accumulation of charges and fees may be carried forward for a period not to exceed three calendar months and applied to the next month's accumulation of charges and fees.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. This account has no minimum balance required to receive the monthly earnings credit.

Transaction limitations - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges - This account will also be subject to a monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be assessed at that time. Please refer to the Business Fee Schedule for the current fees for this account type.

* Denotes state of Iowa and local taxes will apply to this fee.

BUSINESS PLUS CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period, and for the example above is January 1. If you close your account before the dividends are paid, you will not receive the accrued dividends.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. This account has no minimum balance required to receive monthly dividend credit.

Transaction limitations - A \$0.25 fee per transaction will be assessed for exceeding the preset number of free transactions allowed. Refer to Business Fee Schedule for details.

Fees and charges - This account will also be subject to a monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be assessed at that time. Please refer to the Business Fee Schedule for the current fees for this account type.

** Denotes state of Iowa and local taxes will apply to this fee.*

SMALL BUSINESS CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period, and for the example above is January 1. If you close your account before the dividends are paid, you will not receive the accrued dividends.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. This account has no minimum balance required to receive the monthly dividend credit.

Transaction limitations - A \$0.25 fee per transaction will be assessed for exceeding the preset number of free transactions allowed. Refer to Business Fee Schedule for details.

Fees and charges - This account will also be subject to a monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be assessed at that time. Please refer to the Business Fee Schedule for the current fees for this account type.

** Denotes state of Iowa and local taxes will apply to this fee.*

MUNICIPAL CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. The rate will be indexed to the 3 Month US Treasury Yield plus or minus a margin as determined by the Credit Union. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period, and for the example above is January 1. If you close your account before the dividends are paid, you will not receive the accrued dividends.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. This account has no minimum balance required to receive the monthly dividend credit.

Transaction limitations - No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Fees and charges - This account will also be subject to a monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be assessed at that time. Please refer to the Business Fee Schedule for the current fees for this account type.

** Denotes state of Iowa and local taxes will apply to this fee.*

COMMUNITY CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date precedes the ending date of the dividend period, and for the example above is January 1. If you close your account before dividends are paid, you will not receive the accrued dividends.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Transaction limitations - A \$0.25 fee per transaction will be assessed for exceeding the preset number of free transactions allowed. Refer to account brochure for details.

Fees and charges - This account will also be subject to monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be

assessed at that time. Please refer to the Business Fee Schedule for the current fees for this account type.

** Denotes state of Iowa and local taxes will apply to this fee.*

MEMBER SHARE ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period - For this account type, the dividend period is quarterly for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividend are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$1.00. You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Transaction limitations: This is a non-transactional account.

Par value of a share: The par value of a share in this account is \$1.00.

BUSINESS EDGE SILVER CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. This account has no minimum balance required to receive the monthly dividend credit.

Transaction limitations - A \$0.25 fee per transaction will be assessed for exceeding the preset number of free transactions allowed. Refer to Business Fee Schedule for details.

Fees and charges - This account will also be subject to a monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be assessed at that time. Please refer to the Business Fee Schedule for the current fee for this account type.

** Denotes state of Iowa and local taxes will apply to this fee.*

BUSINESS EDGE GOLD CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. This account has no minimum balance required to receive the monthly dividend credit.

Transaction limitations - A \$0.25 fee per transaction will be assessed for exceeding the preset number of free transactions allowed. Refer to business fee schedule for details.

Fees and charges - This account will also be subject to a monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be assessed at that time. Please refer to the Business Fee Schedule for the current fee for this account type.

** Denotes state of Iowa and local taxes will apply to this fee.*

BUSINESS EDGE PLATINUM CHECKING ACCOUNT

Rate Information - The dividend rate and annual percentage yield is variable and may change at any time, as determined by the Credit Union Board of Directors. Refer to the rate sheet for current rates.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Minimum balance requirements - The minimum balance required to open this account is \$100.00.

This account has no minimum balance required to receive the monthly interest credit.

Transaction limitations - A \$0.25 fee per transaction will be assessed for exceeding the preset number of free transactions allowed. Refer to account brochure for details.

Fees and charges - This account will also be subject to a monthly fee*. This account will also be subject to per item fees* for ACH Debits, share draft transactions, and other services. These fees will be calculated on a monthly basis at the close of the statement cycle and be assessed at that time. Please refer to the Business Fee Schedule for the current fee for this account type.

* Denotes state of Iowa and local taxes will apply to this fee.

INTEREST ON LAWYER TRUST ACCOUNT

Rate Information - The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the first day of the dividend period. For the example above, the dividend declaration date is January 1. If you close your share account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements - The minimum balance required to open this account is \$100.00. You must maintain a minimum daily balance of \$0.01 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

COMMON FEATURES

Bylaw requirements - You must complete payment of one share in your Member Share Account as a condition of admission to membership.

Disclosure notice - All members are provided with disclosures at the time of account opening or at such a time when the disclosures have had changes to the terms of this agreement the member shall be notified in a timely fashion as required by law.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

NCUA Insurance - Your shares at Collins Community Credit Union are federally insured. Share insurance coverage is provided by the National Credit Union Association (NCUA) up to \$250,000. For more information about share insurance please see NCUA "Your Insured Funds" brochure or visit the website www.ncua.gov.

Overdraft Fee - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checking, in-person withdrawal, ACH, or other electronic means. For CCCU fees, see separate Business Fee Schedule.

Dormancy/Inactivity Fee - If you have not made any transactions during a period of 12 months as specified in the Business Fee Schedule, we may classify your account as inactive or dormant. Certain share types will be exempt from this classification such as disclosed on the Business Fee Schedule unless prohibited by applicable law. We may charge a service fee set forth on the Business Fee Schedule for maintenance of your inactive account. If we impose a service fee, we will notify you, as required by law, by mail at your last known address as provided by you to us, or through such other authorized methods of communication. You authorize us to use funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer any funds in an inactive or dormant account to an account payable and to suspend any further account statements. Furthermore the credit union will, as allowed by Iowa code 533.309(1), deplete the membership share and close the account if no other funds are available in the account. If a deposit or withdrawal has not been made on an account and we have had no other sufficient contact with you within the time period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted to the State of Iowa in accordance with state law. We will notify you in advance of any changes regarding these terms.

Early Closure Fee - If your account was closed within 6 months of opening either by you, another member on the account, or by the credit union for any reason permitted by law, the articles of incorporation or the bylaws, you may be assessed a fee as disclosed on our Business Fee Schedule.

COLLINS COMMUNIT CREDIT UNION
PO BOX 10500-0500
CEDAR RAPIDS, IOWA 52410-0500
1-800-475-1150 ♦ (319) 393-9000
FAX (319) 393-1706
<http://www.collinscu.org>

