BUSINESS SAVINGS, CHECKING, MONEY MARKET SAVINGS, CERTIFICATE ACCOUNTS, COLORADO LAWYER TRUST ACCOUNT FOUNDATION (COLTAF) CHECKING ACCOUNTS AND TRUST OR ESCROW FIDUCIARY CHECKING ACCOUNTS

KEEP THIS NOTICE FOR FUTURE USE

BUSINESS SAVINGS, CHECKING AND MONEY MARKET SAVINGS RATE INFORMATION

See the current Business rate sheet that is available upon request. The dividend rate and Annual Percentage Yield on your account may change at any time. At the direction of this credit union's Board of Directors, the dividend rate may change without limitation to a maximum or minimum level. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. Fees may reduce earnings.

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings after required transfers to reserves have been made at the end of the dividend period. The dividend rates and Annual Percentage Yields are the prospective rates and yields that we anticipate paying for the applicable dividend period.

1. **BUSINESS SAVINGS**
   a. **Compounding and Crediting.** Dividends will be computed daily and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.
   b. **Balance Information.** The minimum balance required to open a savings account is $5.00.
   c. **Balance Computation Method**. Dividends are calculated by the Daily Balance Method that applies a daily periodic rate to the actual balance in the account at the end of each day. Dividends will begin to accrue on the business day you deposit cash and noncash items.
   d. **Fees**. The savings account has no minimum balance fee. Any other fees related to the use of this account are detailed in the Business Banking Fee Schedule.
   e. **Transaction Limitations**. Deposit and withdrawal limitations exist when accessing this account by an ATM or Visa® Debit Card.
2. **FREE* BUSINESS CHECKING**
   a. **Compounding and Crediting.** This account does not pay dividends on any outstanding balance.
   b. **Balance Information.** The minimum balance required to open a checking account is $100.00. Any account that remains at a zero balance or less for a period of thirty (30) days is subject to closure by the credit union.
   c. **Fees**. *Free Business Checking has no minimum balance or maintenance fee. A transaction fee will be imposed of $0.30 for each transaction item over one hundred (100) during a month. Any other fees related to the use of this account are detailed in the Business Banking Fee Schedule. An Earnings Credit based upon the account's average daily balance is not available for this account.
   d. **Transaction Limitations**. Deposit and withdrawal limitations exist when accessing this account by an ATM or Visa® Debit Card.

3. BUSINESS DIVIDEND CHECKING

a. **Compounding and Crediting**. Dividends will be computed daily and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.

b. **Balance Information.** The Business Dividend Checking is a tiered rate account. The minimum balance required to open a checking account is $100.00. Any account that remains at a zero balance or less for a period of thirty (30) days is subject to closure by the credit union.

c. **Balance Computation Method.** Dividends are calculated by the Average Balance Method that totals the ending balance for each day in the dividend period and divides the result by the total number of days in the dividend period. A daily periodic rate is applied to the average balance for the number of days in the dividend period. Dividends will begin to accrue on the business day you deposit cash and noncash items.

d. **Fees.** A $10.00 monthly maintenance fee is assessed if the average daily balance in your checking account is under $5,000.00 or the combined average daily balances in your business savings, checking, money market and certificate accounts is under $20,000.00. A transaction fee will be imposed of $0.30 for each transaction item over three hundred fifty (350) during a month. Any other fees related to the use of this account are detailed in the Business Banking Fee Schedule. An Earnings Credit based upon the account's average daily balance is not available for this account.

e. **Transaction Limitations.** Deposit and withdrawal limitations exist when accessing this account by an ATM or Visa® Debit Card.

4. BUSINESS ANALYSIS CHECKING

a. **Compounding and Crediting.** This account does not pay dividends on any outstanding balance.

b. **Balance Information.** The minimum balance required to open a checking account is $100.00. Any account that remains at a zero balance or less for a period of thirty (30) days is subject to closure by the credit union.

c. **Fees.** A $12.00 monthly maintenance fee is assessed on this account. The following transaction fees will be imposed: $0.15 for each withdrawal transaction item, $0.20 per deposit ticket and $0.09 per deposit transaction item. Any other fees related to the use of this account are detailed in the Business Banking Fee Schedule. An Earnings Credit based upon the account's average daily balance will apply to this account. The Earnings Credit is computed on a monthly basis by applying a designated earnings rate to the average daily balance for the month. The designated earnings rate may change at any time at the direction of this credit union's Board of Directors. The Earnings Credit earned can only be used to offset fees assessed to the account for the same monthly period. Earnings Credits will not carry over to the next monthly period or be credited to the account.

d. **Transaction Limitations.** Deposit and withdrawal limitations exist when accessing this account by an ATM or Visa® Debit Card.

5. BUSINESS MONEY MARKET SAVINGS

a. **Compounding and Crediting**. Dividends will be compounded daily and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.

b. **Balance Information**. The money market savings is a tiered rate account. The minimum balance required to open a money market savings account is $100.00.

c. **Balance Computation Method.** Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the actual balance in the account at the end of each day. Dividends will begin to accrue on the business day you deposit cash and noncash items.

d. **Fees.** An $8.00 monthly maintenance fee is assessed if the average daily balance in your money market savings account is under $5,000.00. Any other fees related to the use of this account are detailed in the Business Banking Fee Schedule. An Earnings Credit based upon the account's average daily balance is not available for this account.

e. **Transaction Limitations.** Deposit and withdrawal limitations exist when accessing this account by an ATM or Visa® Debit Card.

6. CERTIFICATE ACCOUNTS

RATE INFORMATION

The dividend rate and Annual Percentage Yield on certificates offered may change at any time. At the direction of this credit union's Board of Directors, the dividend rate may change without limitation to a maximum or minimum level. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend rate and frequency of compounding for an annual period. Dividend rates and Annual Percentage Yields are normally fixed and will be in effect for the term of the account. Any certificate offered by us is subject to the terms of the Certificate Agreement, change or renewal notice, and the specific terms set forth for each account. The Annual Percentage Yield is based on the assumption that dividends will remain on deposit until maturity. Any withdrawal would result in a reduction of earnings. Rates vary by term and product. Current rate information is available upon request at WingsCO.com.

a. **Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves have been made at the end of the dividend period. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period.

b. **Compounding and Crediting**. Dividends will be compounded and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.

c. **Balance Information.** The minimum balance required to open a certificate is $500.00. A Flex Certificate requires a $1,000.00 minimum opening balance.

d. **Balance Computation Method**. Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the actual balance in the account at the end of each day. Dividends will begin to accrue on the business day you deposit cash and noncash items.

e. **Fees.** There are no fees related to the use of this account.

f. **Transaction Limitations.** After your certificate account is opened, you may not add funds to your account, but you may make withdrawals of dividends from your account. Please consult a tax advisor.

g. **Maturity.** Your account will mature at the end of the term or at the maturity date set forth on your Certificate, account receipt or renewal notice. At maturity, all accounts are automatically renewable for an identical term at the current appropriate dividend rate. Exceptions will be specifically stated on your certificate or disclosed on the renewal notice. You will have six (6) calendar days after the maturity date to withdraw funds without penalty.

h. **Penalties**. We may impose a penalty if you withdraw any of the principal before the maturity date or the renewal date. For certificates and IRA certificates with maturity of one (1) year or less, the amount of the early withdrawal penalty is ninety (90) days' forfeiture of dividends. For certificates and IRA certificates with maturity of more than one (1) year but less than thirty-six (36) months, the amount of the early withdrawal penalty is one hundred eighty (180) days' forfeiture of dividends. For certificates and IRA certificates with a maturity of thirty-six (36) months or

greater, the early withdrawal penalty is three hundred sixty-five (365) days' forfeiture of dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends, the penalty will be all dividends earned with the remaining portion deducted from the principal.

7. COLORADO LAWYER TRUST ACCOUNT FOUNDATION (COLTAF) CHECKING ACCOUNT

a. Compounding and Crediting. Dividends will be compounded daily and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.

b. Balance Information. There is no minimum balance requirement to open a COLTAF checking account.

c. Balance Computation Method. Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the actual balance in the account at the end of each day. Dividends will begin to accrue on the business day you deposit cash and noncash items.

d. Fees. There are no fees related to the maintenance of this account. Any other fees related to the use of this account are detailed in the Business Banking Fee Schedule.

e. Rate Information. As a COLTAF Prime Partner, a net yield of at least 75 percent of the Federal Funds Target Rate is paid on deposits.

8. TRUST OR ESCROW CHECKING ACCOUNTS

A trust or escrow checking account is a type of fiduciary account established by a fiduciary, trustee, escrow agent, property manager, broker, attorney, or other person acting in a representative capacity for the benefit of one or more beneficiaries or principals. Funds on deposit are available on demand and are held for the benefit of the identified beneficiaries or principals and are not the property of the fiduciary. Funds in these accounts are not subject to setoff, garnishment, attachment, lien, levy, execution or other legal process arising solely from debts or obligations of the fiduciary except as required by applicable law or court order. The fiduciary is responsible for providing and maintaining records sufficient to identify the beneficiaries or principals and their respective interests in the account. The protections described in this section apply only to accounts properly established and maintained as trust or escrow fiduciary accounts in accordance with the credit union's requirements and applicable law.

a. Compounding and Crediting. This account does not pay dividends on any outstanding balance.

b. Balance Information. There is no minimum balance requirement to open a Trust or Escrow checking account.

c. Fees. There are no fees related to the maintenance of this account. Any other fees related to the use of this account are detailed in the Business Banking Fee Schedule.

FEDERAL LAW PROHIBITS THE GUARANTEE OF DIVIDENDS SINCE DIVIDENDS ARE BASED ON AVAILABLE EARNINGS AT THE END OF THE DIVIDEND PERIOD.

A Transaction Item, as referenced in this disclosure, is any electronic or paper item that is debited (withdrawal) or credited (deposit) to your account. Transaction Items include but are not limited to: deposit tickets, single checks included in a deposit, deposits or withdrawals originated through an Automated Clearing House (ACH), an ATM, in person or by a call center representative and paid checks issued from the account. transfers initiated through online or telephone banking and atm transfers and transfers between the credit union accounts are not included in the transaction item fee calculation referenced above in Section 2.

For additional information related to your business account, please reference “IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS,” Membership Service Agreement**.**