P1FCU
MEMBER BUSINESS SERVICES

Rate and Fee Schedule

Effective 9/22/2026

Savings and Checking Rates

	Deposit Amount	Dividend Rate	Annual % Yield
Savings (Profit & Non-Profit) *(Minimum $35 required to open account)*	35.00 - 100,000+	0.05	0.05
Secondary Savings *(Minimum $5 required to open account)*	5.00 - 100,000+	0.05	0.05
Non-Profit Checking	0.00+	0.15	0.15
No Fee Checking *(Not qualified to earn dividends)*	0.00+	0.00	0.00
Premium Checking *(Minimum of $1000 required to earn dividends)*	0.00 - 999.99 1,000- 25,000 25,000.01+	0.00 0.15 0.20	0.00 0.15 0.20

Earnings Credit Rate Tier: (Based on Average Collected Balances)

Earnings Credit Rate Tier
The Earnings Credit Rate tier will only be applicable to the Analyzed Checking Product. The rate will be applied to the account's monthly collected investable balance and earn operational credits to offset cash management fees. If the Earnings Credit is greater than the monthly cash management fee, then the respective account will not incur a cash management fee.

Deposit Amount	ECR %
0.00-100,000	0.30
100,001-250,000	0.45
250,000+	0.75

Money Market Rates

	Deposit Amount	Dividend Rate	Annual % Yield
Money Market Account *(Minimum $500 required to open account)*	500.00 - 24,999.99 25,000 - 99,999.99 100,000 - 249,999.99 250,000 - 499,999.99 500,000+	0.45 0.55 1.24 1.34 1.44	0.45 0.55 1.25 1.35 1.45

Certificate Rates

Share Certificates[1]			
3 Month Certificate	500.00+	1.24	1.25
6 Month Certificate	500.00+	3.64	3.70
12 Month Certificate	500.00+	3.84	3.90
18 Month Certificate	500.00+	4.03	4.10
24 Month Certificate	500.00+	4.03	4.10
36 Month Certificate	500.00+	4.13	4.20
48 Month Certificate	500.00+	4.13	4.20
60 Month Certificate	500.00+	4.13	4.20

RATE INFORMATION The dividend rate and the annual percentage yield may change after account opening. We may change the dividend rate for your account as determined by the Credit Union.

[1] *Minimum of $500 required to open certificate account.*

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Fee Schedule

Overdraft Fee *(Item Paid)*	**$25.00**	Card Rush Order Fee	**$25.00**
NSF Fee *(Item Returned)*[1]	**$25.00**	Shared Branching Returned Item Fee	**$25.00**
Official Check	**$4.00**	Coin Exchange or Purchase	**Coin .05/roll**
Deposited NSF *(Return Item Fee)*	**$10.00**	Cash Exchange or Purchase	**Coin .05/100**
Returned Mail	**$5.00**	Canadian Check Transaction	**$5.00**
Garnishment	**$25.00**	Account Balancing	**$15/hour**
Inactive Account[2]	**$5.00**	Locked Zippered Deposit Bag	**$25.00**
Statement Copy	**$2.00**	Zippered Deposit Bag	**$3.50**
Money Order	**$1.00**	Transfer Fee *(Overdraft protection from another share)*	**$2.00**
Non P1FCU ATM Fee	**$1.00**		
Counter Checks *(Per page of 4)*	**$1.00**	Stop Payment Order	**$20.00**
Fax Service *(Send or receive)*	**$1.00/page**	Copies of Checks *(checks are not returned to you)*	**$2.00**
Research/Balancing Fee	**$15/hour**		
Debit Card Replacement	**$5.00**		

Cash Management Fees (Inside Account Analysis)

Online Wire Transfers		Online Items Originated	**$0.12**
Wire Module	**$20.00/mo**	Same Day ACH Items Originated	**$1.00**
Domestic Outgoing	**$13.00**	Returned Item	**$5.00**
International Outgoing	**$30.00**	**Positive Pay**	
Incoming Wire	**$10.00**	Positive Pay	**$25.00/mo**
Returned Wires	**$20.00**	Reverse Positive Pay	**$10.00/mo**
Desktop Remote Deposit Capture		ACH Block	**$10.00/mo**
Scanner Equipment Purchase	**Varies**	**Deposit Product**	
Desktop RDC Module	**$20.00/mo**	Analyzed Business Checking	**$10.00/mo**
Desktop RDC Deposits Processed	**$0.30**	Zero Balance/Sweep Account	**$30.00/mo**
ACH Origination			
ACH Module	**$20.00/mo**		

Enhanced Options (Outside Account Analysis) *Premium Checking is needed to utilize these options.*

Enhanced ACH	**$20.00/mo**	Enhanced RDC & ACH	**$40.00/mo**
Enhanced RDC	**$25.00/mo**	Enhanced ACH, RDC & Positive Pay	**$65.00/mo**
Enhanced Positive Pay	**$25.00/mo**	Zero Balance/Sweep Account	**$30.00/mo**
Reverse Positive Pay	**$10.00/mo**	ACH Block	**$10.00/mo**
		Same Day ACH	**$5.00/mo**

[1]An NSF Fee may be charged each time an item or payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

[2]An account is considered inactive once a member has not engaged in any transactions or correspondences with P1FCU for a duration of 365 consecutive days and possesses an aggregate balance below the threshold of $1000.

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Business Checking Structure & Pricing

	Non-Profit	No Fee	Premium
Minimum Balance	**$0**	**$0**	**$0**
Monthly Maintenance Fee	**$0**	**$0**	**$10**
Dividends Paid	**Yes**	**No**	**Yes**[1]
Check Writing Fee	**$0**	**$0**	**$0**
Deposit Fee	**$0**	**$.20** per item over 50 deposit items per month	**$0**
Cash Deposit Fee	**$0**	**$0**	**$0**
Online Banking	**No Fee Standard**	**No Fee Standard**	**No Fee Standard** Enhanced Option Fees[2]
Remote Deposit Capture *(with purchase of check scanner and maintenance contract)*	**No**	**No**	**Yes**

[1]Dividends paid when a minimum balance of $1,000 is maintained. Special dividends apply to balances of $25,000.01+
[2]See Enhanced Options on page 2

Truth-in-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts named above. Each account holder agrees to the terms set forth on this Rate and Fees Disclosure and acknowledges that it is a part of Potlatch No.1 Financial Credit Union's (P1FCU) All About Your Accounts Disclosure.

RATE INFORMATION The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. 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. For dividend- bearing accounts, the dividend rate and annual percentage yield may change monthly for regular business share accounts, business share draft accounts, and business money market accounts. For all P1FCU certificates, the dividend rate and annual percentage yield are fixed and will be in effect while the balance of your account remains in an applicable balance range or for the term of the account, whichever is less. Once a balance range is met, the dividend rate and annual percentage yield for that range will apply to the entire balance in your account while your balance remains in that balance range. The annual percentage yield is based on an assumption that dividends remain on deposit until maturity. Dividends will be paid quarterly on certificate accounts. A withdrawal will reduce earnings, as will any request to delay the crediting of dividends. The regular business share accounts, business share draft accounts, and business money market accounts are tiered rate accounts. The stated dividend rate and annual percentage yield for a specified tier balance range will apply to the entire balance in your account while your balance remains in that balance range.

NATURE OF DIVIDENDS Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields that P1FCU anticipates paying for the applicable dividend period.

COMPOUNDING AND CREDITING Dividends will be compounded and credited as set forth above. The dividend period for each account is set forth above. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

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Truth-in-Savings Disclosures Cont.

ACCRUAL OF DIVIDENDS Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For regular business share accounts, business share draft accounts, and business money market accounts if you close your account before accrued dividends are credited; accrued dividends will not be paid.

BALANCE INFORMATION The minimum balance required to open each account is set forth above. For all dividend-bearing accounts excluding business money market accounts, dividends are calculated by the daily average balance method, which applies a daily periodic rate to the average principal in the account each day. Business money market account dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. The stated dividend rate and annual percentage yield for a specified tier balance range will apply to the entire balance in your account while your balance remains in that balance range. The minimum balance required to open each account is set forth above. If the minimum balance is not met, you will not earn the stated annual percentage yield.

MATURITY Your certificate account will mature within the term or on the maturity date set forth on your Certificate Receipt or Renewal Notice.

EARLY WITHDRAWAL PENALTY We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. For certificates under 1 year, the amount of the early withdrawal penalty is 90 days' dividends. For certificates 1 year or greater the amount of the early withdrawal penalty is 180 days' 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. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction or with the approval of the President & CEO or those designated by the President & CEO. All P1FCU certificates listed above are automatically renewable. For all automatically renewable certificates you will have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. Your certificate is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with P1FCU.

ACCOUNT LIMITATIONS There are no transaction limitations on Business Share (Savings), Money Market, or Share Draft (Checking) Accounts. We reserve the right to require up to seven (7) days' written notice before allowing a withdrawal from an interest-bearing or savings account, as defined by Regulation D.

Funds deposited by a corporation, partnership, or unincorporated association are insured up to a maximum of $250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.