



Daily Dividend by Balance Range - Effective 1/1/2015

Balance	APY*
\$0 to \$1,999.99	.00%
\$2,000 to \$24,999.99	.05%
\$25,000.00 to \$49,999.99	.05%
\$50,000.00 to \$99,999.99	.10%
\$100,000.00 and over	.15%

Fee Structure for Business Checking Account Types

Low Volume Checking	#Free	Fee	Compensable
Flat fee - waived with e*Statement	0	\$3.00	No
Deposit items - foreign	25	.15	No
Deposit items - local	25	.15	No
Deposit items - on us	25	.15	No
Items paid - regular	25	.15	No
ACH - incoming credits	10	.07	No
ACH - incoming debits	10	.07	No

Charges will occur if business exceeds the number of free items or if paper statements desired.

High Volume Checking	#Free	Fee	Compensable
Maintenance fee	0	\$10.00	Yes
Deposit items - foreign	0	.07	No
Deposit items - local	0	.07	No
Deposit items - on us	0	.07	No
Items paid - regular	0	.07	No
ACH - incoming credits	0	.05	No
ACH - incoming debits	0	.05	No

Charges will occur if business exceeds the number of free items or if paper statements desired.

High Volume with Cash Management	#Free	Fee	Compensable
Cash Management fee	0	\$25.00	No
Cash Management per file	0	\$1.50	No
Cash Management per item	0	.10	No

Community Org/NonProfit Free Checking	#Free	Fee	Compensable
Deposit items - foreign	25	.08	No
Deposit items - local	25	.08	No
Deposit items - on us	25	.08	No
Items paid - regular	25	.10	No
ACH - incoming credits	25	.07	No
ACH - incoming debits	25	.10	No

Charges will occur if business exceeds the number of free items or if paper statements desired.

The Low Volume account flat fee waiver requires that you enroll in and maintain e*Statement services. Enrollment and retrieval of statement is done through our e*Branch home banking service at www.siouxfallsfcu.org.

The High Volume accounts have a compensable balance feature, which allows you to offset some fees with an earnings credit. The earnings credit will be calculated on a portion of the collected average daily balance. The earnings credit rate is determined monthly by the credit union, and fees are subtracted from the earnings credit. A negative net difference will result in a net fee charge. A positive net difference results in no fee charged for that statement cycle. Positive net differences are not paid to the account or carried forward to the next statement cycle.

*APY = Annual Percentage Yield. Rates and Annual Percentage Yields are subject to change monthly as determined by the Credit Union Board of Directors. A complete description of these accounts is available upon request, and will be provided at account opening.