



**Daily Dividend by Balance Range - Effective 2/1/2019**

<b>Balance</b>	<b>Interest Rate</b>
\$0 to \$1,999.99	.00%
\$2,000 to \$24,999.99	.10%
\$25,000.00 to \$49,999.99	.15%
\$50,000.00 to \$99,999.99	.20%
\$100,000.00 and over	.25%

**Fee Structure for Business Checking Account Types**

<b>Low Volume Checking</b>	<b>#Free</b>	<b>Fee</b>	<b>Compensable</b>
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 Items	25	.15	No
paid - regular ACH -	25	.15	No
incoming credits ACH -	10	.07	No
incoming debits	10	.07	No

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

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

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

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

<b>Community Org/NonProfit Free Checking</b>	<b>#Free</b>	<b>Fee</b>	<b>Compensable</b>
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

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](http://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.