Our Rates & Service Charges
Business

INROADS credit union
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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and share certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

Rates for Business Savings and Checking Accounts

Effective Date: 11.02.2026	Dividend Rate	Annual Percentage yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Business Membership and Business Special Purpose							
$0.00 - $299.99	0.00%	0.00%	$5	$300	-	Monthly	Monthly
$300.00 - $9,999.99	0.05%	0.05%					
$10,000.00 - $49,999.99	0.05%	0.05%					
$50,000.00 or more	0.05%	0.05%					
Business Boost Savings							
$0.00 - $2500.00	3.93%	4.00%	$10	-	-	Monthly	Monthly
$2500.01 - $5,000.00	0.05%	4.00% - 2.03%					
$5,000.01 - $25,000.00	0.05%	2.03% - 0.45%					
$25,000.01 or more	0.00%	0.45% - 0.05%					
Business Money Market							
$0.00 - $10,000.00	1.24%	1.25%	$5000	-	-	Monthly	Monthly
$10,000.01 - $25,000.00	1.49%	1.50%					
$25,000.01 - $50,000.00	1.74%	1.75%					
$50,000.01 - $100,000.00	1.98%	2.00%					
$100,000.01 - $250,000.00	2.23%	2.25%					
$250,000.01 - $500,000.00	2.96%	3.00%					
$500,000.01 or more	3.45%	3.50%					
Business Essentials Checking	NA	NA	$100	NA	NA	NA	NA
InRoads Business Rewards Checking							
$0.00 - $4,999.99	0.05%	0.05%	$100	-	$5,000	Monthly	Monthly
$5,000 - $24,999.99	0.10%	0.10%					
$25,000.00 or more	0.15%	0.15%					
Non-Profit Checking	NA	NA	$50	NA	NA	NA	NA

Federally Insured by the NCUA

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Explanation of Rates & Service Charges

As explained in the BSA, the "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

The Boost Savings account is a Tiered Rate account. For this account, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier.

Business Membership, Business Special Purpose Savings, Business Money Market and InRoads Business Rewards Checking accounts are Tiered Rate accounts. For these accounts, if the balance falls with in the range of a particular tier, the dividend rate for that tier will apply to the full balance in the account.

2. Nature of Dividends

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

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account, earn the stated Annual Percentage Yield, and avoid any applicable service charge is identified above. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

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Our Business Service Charges

Effective 3.1.2026

Account Charges

Account Research $100/hour

Dormant Account $100

Inactive Checking Account $10/month
If no activity in prior 6 months

Low Balance/Single Service Maintenance $5/month
If average balance is below $500

Temporary Checks $5/page

Card Service Fees

ATM/Debit/Visa Card Replacement $12/card

ATM Inquiry $2/inquiry
At non-InRoads/CO-OP owned ATMs

ATM Transaction $3/transaction
At non-InRoads/CO-OP owned ATMs

International Transaction Fee ..... 1% of transaction amount
This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Electronic Service Fees

ACH Origination Change $15/change
Waived if completed through Digital Banking

ACH Origination Set-Up $25/set-up
Waived if completed through Digital Banking

ACH Payment Same Day Posting $10

Desktop Deposit (RDC) $30/month

Incoming Wire Transfer $10/transfer

Positive Pay $25/month

Wire Transfer (Domestic) $25/transfer

Wire Transfer (International) $75/transfer

Wire Transfer Trace (International) $30/transfer

Loan Fees

Loan fees vary by loan type. Contact InRoads for details.

Loan Payment Using a Non-InRoads Debit Card $15/loan

Loan Payment via Digital Banking Using a Non-InRoads Debit Card $3/loan

Real Estate Payoff Quote $25/loan

Miscellaneous Service Charges

Bad Address $10

Bad or Missing TIN $125

Cashier's Check $7
Minimum check amount $250

Check Copies $5/check
Or $30/hour, whichever is less

Collateral Protection Insurance (CPI) Administration $100/policy

Collections Items ..... $25 plus direct cost

Copies $2/page

Expedited Title Release $25

Fax Fee $5

Legal Actions $100/occurrence
Liens, levies, garnishments, etc.

Night Deposit Bag $5

Notarial Act $5/document

Offsite Credit Union Services $25/hour
1 hour minimum

Signature Guarantee $50/signature

Statement Copy/Hold Statement Request $5/statement

Stop Payment Request $30/item

Subpoena Processing $50/hour

Tax Statement Copy $2/statement

Overdraft/Returned Items Fees

Courtesy Pay

Items from $1 to $250 ..... $35 per check/transaction
Items from $251 to $1,000 ..... $40 per check/transaction
Items $1,001 and greater $45/check/transaction

No fee for cleared items resulting in a negative balance of $29.99 or less

Different Account Types Have Different Overdraft Limits:
Non-Profit Checking Limit: $50
Business & Public Funds Check: Limit $500 to $5,000.
(exact limits will be disclosed upon opting-in to Courtesy Pay)

Item Returned for Non-Sufficient Funds * ..... $30/ presentment

Returned ACH Origination $30/item

Returned Check Deposit $15/item

**An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*