PO BOX 8017
EL MONTE CA 91734
RizeCU.com • 800.866.6474

BUSINESS RATES & FEES

Effective November 1, 2026

At Rize Credit Union, our competitive rates extend beyond mere earnings; they prioritize and cultivate your financial health, helping your capital not only grow but flourish. Our expertise and commitment are geared toward empowering your business, ensuring resilience and success.

RizeCU.com/Deposit-Rates

APY = Annual Percentage Yield. APY reflects the effective rate earned due to compounding interest. Dividends are calculated on the Daily Balance Method.

Rates and terms are subject to change without notice.

Credit Union federally insured by NCUA.

Checking & savings accounts

	Balance	Dividends	APY
Prime Savings[1]	$250	0.05%	0.05%
Small Business Checking	$0	0%	0%
Commercial Advantage	$0	0.05%	0.05%

[1]$5 minimum deposit to secure Credit Union membership.

Earnings credit rates (ECR)

	Balance range	APY
Tier 1	$50,000 - $149,999.99	0.40%
Tier 2	$150,000 - $249,999.99	0.60%
Tier 3	$250,000 - $499,999.99	0.80%
Tier 4	≥ $500,000	1.00%

Money Market accounts

Balance	Dividends	APY
$0 - $24,999.99	1.24%	1.25%
$25,000 - $49,999.99	1.29%	1.30%
$50,000 - $99,999.99	1.44%	1.45%
$100,000 - $249,999.99	2.23%	2.25%
$250,000 or >	2.47%	2.50%

Premier Money Market accounts

Balance[2]	Dividends	APY
$500,000 - $749,999.99	2.52%	2.55%
$750,000 - $999,999.99	3.30%	3.35%
$1,000,000 or >	4.03%	4.10%

[2]Dividend rate on balances under $500,000 drops to the current Prime Savings rate.

Business Certificates

Term[3]	91 days	6 months	12 months	18 months	24 months	24-month Impact Certificate[4]	36 months	48 months	60 months
Dividends	0.75%	1.74%	3.69%	3.93%	3.20%	2.96%	3.20%	3.93%	4.17%
APY	0.75%	1.75%	3.75%	4.00%	3.25%	3.00%	3.25%	4.00%	4.25%

[3]Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account. [4]Our 24-month Impact Certificate offers a 3% APY to you and an additional 2% of the certificate amount to your choice of one of the following causes – paid by us directly over 12 months: the CA Wildfire Relief, Center for Financial Empowerment, The Los Angeles Chargers Impact fund, YMCA of Metropolitan Los Angeles, or Youth in Foster Care. Donation will be paid to Organization as follows: 2% of opening deposit, to be paid by Rize CU to the Organization over the course of 12 months. This donation is not tax-deductible. If any portion of the original Certificate balance is withdrawn before the original term ends, the remaining amount of the donation paid to the Organization will be forfeited.

Extended Insurance Account

	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6	Tier 7
Balance from	$0.00	$25,000.00	$50,000.00	$100,000.00	$250,000.00	$500,000.00	$750,000.00
Balance to	$24,999.99	$49,999.99	$99,999.99	$249,999.99	$499,999.99	$749,999.99	and greater
Dividend rate	1.24%	1.29%	1.44%	2.23%	2.47%	2.52%	3.30%
APY	1.25%	1.30%	1.45%	2.25%	2.50%	2.55%	3.35%

General account fees

Item	Amount & description
Check orders	At cost — personal or business
Coin deposit	5% of amount redeemed by members, waive on Youth accounts — 10% for non-members
Official checks	Free — 1 per day, $3 each additional

rize
BEYOND BANKING
PO BOX 8017
EL MONTE CA 91734
RizeCU.com • 800.866.6474

BUSINESS RATES & FEES

Effective November 1, 2026

Business checking fees

	Small Business Checking	Commercial Advantage Checking	Analyzed Business Checking
Opening deposit[5]	$100	$100	$100
Monthly maintenance	$0	$25[6]	$25[7]
Checks written	100 free, 30¢ each thereafter	100 free, 30¢ each thereafter	30¢ each
Currency/Coin in/out	$5,000, $2 per $1,000 thereafter	$20,000, $2 per $1,000 thereafter	$2 per $1,000
Deposits — in branch	10 free, $2 per visit thereafter	30 free, $2 per visit thereafter	$2 per visit
Deposited checks	100 free, 10¢ per item thereafter	300 free, 10¢ per item thereafter	5 per day

[5]Deposit must be made within 30 days of opening. [6]Waived with an average daily balance of $20,000. [7]Monthly fee is discounted based on Earnings Credit Rates (ECR).

Service charges

Item	Amount & description
ATM surcharge	Free when using Rize Credit Union or CO-OP Network ATMs, otherwise $2
Bill Pay	$5 expedited electronic payment, $20 for expedited check payment
Deposit adjustment	$5
Digital payment processing	$10 per account per month — Finli
Legal action	$75 for taxes, levies, judgments, garnishments or subpoenas
Legal copies	20¢ per copy
Loan document copy	$10
Notary	$10 in California, then $2.50 each additional signature, $5 in Nevada, then $2.50 each additional signature

Item	Amount & description
Research	$30 per hour
Returned deposit item	$15
Stop payment	$15 on checks, bills & ACH, $25 on official checks
Statement copies	$3 per statement
Statements	Free with eStatements, $5 per paper statement; waived on new accounts for 3 full months after date account is opened
Verification of deposit or mortgage	$15
Wire transfers	$25 for domestic, $40 for international

Treasury Management fees & charges

ACH origination	Amount & description
Account setup	$25 one-time charge per account
Monthly module fee	$25 per account
Late file	$35 per file
Notice of Change - NOC	$2 per item
Returns	$15 per item
Reversal	$1 per item $20 per file
Transactions	15¢ per item 50¢ per item - same day $7.50 per file - same day
Wire origination	**Amount & description**
Account setup	$25 one-time charge per account
Monthly module fee	$25 per account
Outgoing transactions	$15 each —domestic & international

Fraud services	Amount & description
Account setup	$25 one-time charge per account
Monthly module fee	$25 per account
Monthly maintenance	$5 ACH block per account $10 ACH filter per account
Issued item	5¢ per item
Exception item	$1 per item
Returned exception item	$5 per item
Remote deposit capture	**Amount & description**
Account setup	$25 one-time charge per account
Monthly module fee	$25 per account
Equipment purchase	Varies
Deposits	10¢ per item, 50¢ per deposit
Returned item	$15 per item