Langley
Save, Borrow & Spend Wisely

P.O. Box 120128
Newport News, VA 23612
(757) 827-5328
www.langleyfcu.org

Business Account Rates Disclosure

Share Dividend Rates Effective: **March 1, 2026**

This Member Business Rate and Fee Schedule is part of your Agreement with the Langley Federal Credit Union. The rates below for the Business Savings accounts are the prospective dividend rates and are accurate as of the effective date indicated on this disclosure. If you have questions or require rate information on your accounts, call Langley at (757) 827-5328 or (800) 826-7490.

BUSINESS RATE SCHEDULE

Account Type	Minimum Opening Deposit	Minimum Balance to Earn APY	Rate/APY	Dividend Type	Dividends Compound & Credited	Balance Method to Calculate Dividends	Account Limitations
Business Saving/Business Secondary Savings	$25	Tier 1 < $100 Tier 2 ≥ $100	0.00%/0.00% 0.05%/0.05%	Variable	Monthly	Average Daily Balance	Account withdrawal limitations apply
Business Money Market Savings	$2,500	Tier 1 $2,500 - $9,999.99 Tier 2 $10,000 - $24,999.99 Tier 3 $25,000 - $49,999.99 Tier 4 $50,000 - $99,999.99 Tier 5 ≥ $100,000	0.05%/0.05% 0.05%/0.05% 0.50%/0.50% 0.50%/0.50% 0.50%/0.50%	Variable	Monthly	Average Daily Balance	Account withdrawal limitations apply
Business Platinum Money Market	$25,000	Tier 1 $25,000 - $99,999.99 Tier 2 $100,000 - $249,999.99 Tier 3 $250,000 - $499,999.99 Tier 4 $500,000 - $999,999.99 Tier 5 ≥ $1,000,000	1.98%/2.00% 1.98%/2.00% 2.76%/2.80% 2.76%/2.80% 2.76%/2.80%	Variable	Monthly	Average Daily Balance	Account withdrawal limitations apply
Simply Business Checking	$100	---	---	---	---	---	Account withdrawal limitations apply

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Disclosure are share accounts.

RATE INFORMATION - 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 Business Savings, Business Money Market Savings, and Business Platinum Money Market the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Business Savings, Business Money Market Savings, and Business Platinum Money Market accounts are tiered rate accounts. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

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

DIVIDEND COMPOUNDING AND CREDITING - The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends will be paid on the last day of the dividend period.

BALANCE INFORMATION - To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business Savings, Business Money Market Savings, and Business Platinum Money Market, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

ACCRUAL OF DIVIDENDS - For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Business Savings, Business Money Market Savings, and Business Platinum Money Market, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

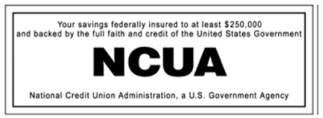
ACCOUNT LIMITATIONS - For Business Platinum Money Market accounts, one free withdrawal or transfer per calendar month. A fee of $25.00 will be charged for each additional withdrawal or transfer within the calendar month. One Platinum Money Market account is allowed per member, and the account is not available for overdraft transfers. For Business Savings, Business Money Market Savings, Business Platinum Money Market, and Simply Business Checking, the maximum withdrawal amount of $1,000.00 per day is permitted at an ATM.

FEES FOR OVERDRAWING ACCOUNTS - Fees for overdrawing your account may be imposed on each check, draft, item and one-time debit card transaction, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft, or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

FEES – See separate fee schedule for a listing of fees and charges applicable to your account(s).

MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1



Member Business Account Fee Schedule Effective 05/08/2026

Checking Accounts	
Returned Deposited Check	$25.00/item
Bill Payment	
2-Day Delivery (paper check)	$19.95
Stop Payment – each item	$30.00
Courtesy Pay Service – Check, ACH, Debit (each item paid)	$29.00
Overdraft Transfer from Savings to Checking	$5.00
Check	
Cashing check for non-member	$10.00
Orders – check printing fee	Price Varies on style ordered
Debit/Credit Card Replacement	$10.00
Checking or Savings Account	
ATM & Debit Card - Foreign machine use	$2.00
Non-Sufficient Funds – Check, ACH, Debit (each item paid)	$25.00
Research per hour (includes Account Reconciliation) minimum 1 hour	$25.00
ATM Photo Request	$10.00
Per item copy cost	$3.00
Stop Payment Order – Check, ACH (per item)	$30.00
Business Platinum Money Market Withdrawal Fee (second and subsequent withdrawals within a calendar month)	$25.00
Verification of Assets/Deposits	$20.00
Miscellaneous Fees	
Early Account Closure Fee (within 6 months)	$20.00
Inactive Member Fee Incurred by members who have no account activity for a period of more than 12 months.	$10.00/month
Coin Machine Processing	5% of total processed
Foreign Check Processing	$75.00
Garnishment, Tax Lien, or Similar Order	$75.00
Official Check	$5.00
Outgoing Wire Fee	$25.00
Safe Deposit Box	
3 x 5	$30.00
3 x 10	$55.00
5 x 5	$45.00
5 x 10	$80.00
10 x 10	$115.00