

**WCLA Credit Union**

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**Deluxe Business Checking**

Rates Effective as of 10/15/2018. Rates Subject to Change

<b>Account Features</b>	<b>Deluxe Business Checking</b>		
<b>Dividend Rates*</b>	<b>Balance Requirement</b>	<b>Dividend Rate</b>	<b>APY Range</b>
	\$0 to \$49,999.99	0.00%	0.00%
	\$50,000 to \$149,999.99	0.10%	0.00%-0.07%
	\$150,000 to \$249,999.99	0.20%	0.07%-0.12%
	\$250,000+	0.30%	0.12%-0.21%
<b>Monthly Maintenance Fee</b>	<b>No Fee</b>		
<b>Services</b>	<b>Bill Pay, Mobile Capture, Home Banking, Direct Deposit/Withdrawal and more!</b>		
<b>Deposit Fees</b>	<b>No Deposit Fees</b>		
<b>Other Transaction Fees**</b>	<b>First 35 Bill Pay transactions per month are free. After 35 transactions, \$0.25/per item.</b>		

\*This is a split rate account. The rates listed apply only to the corresponding balance range. The APY range is listed for the corresponding balance range. The highest range assumes a balance of \$500,000 to earn the highest APY.

\*\* Transaction fees only apply to transfers made with the bill pay product. Other transactions, such as share draft and ACH/EFT clearing, are offered at no charge. Please see fee schedule for other fee information. Please contact the credit union for additional details. Rates and terms subject to change at any time.

This credit union is federally insured  
 by the National Credit Union  
 Administration.