



a division of CEFCU, an Illinois-chartered credit union

## Valley Business Checking Rate Schedule

670 LINCOLN AVENUE / SAN JOSE, CA 95126 / 800.995.0287 / FAX 408. 955.1342 / www.valleycu.org

The rates, terms and conditions applicable to your account at Valley Credit Union are provided in this Rate Schedule. Fees applicable to your account at Valley Credit Union are provided in the Fee Schedule. Rates are variable and Valley Credit Union may offer other rates for these accounts from time to time. Rates, terms and conditions are subject to change and we reserve the right to change upon notice as required by law. Effective Date: September 1, 2007.

Valley Business Checking Accounts	Valley Business Checking
<b>Dividends</b> Dividend Rate/Annual Percentage Yield	None / None
Dividends Compounded	----
Dividends Credited	----
Dividend Period	----
Dividend Declaration Date	----
<b>Balance Requirements</b>	
Minimum Opening Deposit	None
Minimum Balance To Avoid Service Fee	See fee schedule for monthly maintenance fee.
Minimum Balance To Earn The Stated APY	None
Balance Method	None
<b>Account Limitations</b> See Section 4 below.	Account limitations apply.

### Truth-In-Savings Account Disclosure

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

- 1. Par Value.** The par value of a share in Valley Credit Union is \$5.00.
- 2. Rate Information.** Our share accounts are designated as variable rate accounts. The Dividend Rates and Annual Percentage Yields are prospective rates and yields that Credit Union anticipates paying for the applicable dividend period. These rates and yields may change at any time at the Credit Union's discretion. For **Valley Business Checking accounts** no dividends are paid.
- 3. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For the **Valley Business Checking accounts** there is no minimum daily balance required to avoid a service fee for the calendar month. For the **Valley Business Checking accounts** there is a monthly maintenance fee for the calendar month and is set forth in the Fee Schedule. For the **Valley Business Checking accounts** if more than three non-sufficient funds items are processed in one year the account may be reclassified or closed.
- 4. Account Limitations.** For **Valley Business Checking** opening is based on individual/business entity credit worthiness. All accounts are subject to periodic review and maybe reclassified or closed based on how the account is maintained.