



1100 Clinton Road • Jackson, MI 49202
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Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE			
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
Regular Business Share(1)		_____ %	_____ %	
Business Shares Pledged Share(1)		_____ %	_____ %	
Business High Yield Savings(1)(2)	\$10,000.00 - \$50,000.00	_____ %	_____ %	
	\$50,000.01 & Greater	_____ %	_____ %	
Business Checking(1)		_____ %	_____ %	
Super Cash(1)(2)	\$1,999.99 & Less	_____ %	_____ %	
	\$2,000.00 - \$50,000.00	_____ %	_____ %	
	\$50,000.01 - \$100,000.00	_____ %	_____ %	
	\$100,000.01 & Greater	_____ %	_____ %	
Account Type	FIXED RATE (<i>Term Share Accounts</i>)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Business Term Share(3)	\$ _____	3 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
Business Special Term Share(3)	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	___ Month <input type="checkbox"/>	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (517) 784-7101.

Schedule of Fees and Charges

SHARE DRAFT/CHECKING/ACH

Business Checking	\$5.00 per month
Copy of Statement/Draft/Check or Deposit per item/Transaction History	\$5.00
Non-Sufficient Funds (NSF)	\$35.00
Overdraft	\$30.00
Stop Payment on Check	\$30.00
Stop Payment on ACH	\$30.00
Stop Payment Online Bill Pay	\$30.00
Returned Items	\$30.00
Returned Mail/Bad Address	\$5.00 per month
Overdraft/Courtesy Pay	\$30.00

ATM & DEBIT CARD

Replacement Card & PIN	\$7.00
Copy of POS/Debit Transaction	\$12.00
Card Rushed Via Mail Service	Actual shipping costs

CHECKS

Cashiers Check	\$5.00
Stop Payment - Cashiers Check	\$30.00
Deposit of Check Drawn on Foreign Bank (US or Foreign Currency)	
Canadian Checks	\$5.00
Non-Canadian Checks	\$25.00

WIRE TRANSFERS

Wire to Financial Institution within United States	\$30.00
Wire to Financial Institution outside United States	\$50.00

SAFE DEPOSIT BOXES

3x5 Annual Fee	\$20.00
5x5 Annual Fee	\$25.00
3x10 Annual Fee	\$30.00
5x10 Annual Fee	\$50.00
10x10 Annual Fee	\$85.00
15x10 Annual Fee	\$110.00
Replacement Key	\$50.00 to \$200.00
Re Drill Lock Box	Up to \$250.00

OTHER FEES

Garnishment Fee	\$75.00 per item
Inactive Fee	\$15.00 per quarter
Escheatment Fee	\$50.00
Reconciliation of Account	\$25.00 hourly fee
Stop Payment in Online Banking	\$25.00 per item
One-Time ACH Payment - by Phone	\$10.00
Night Drop - Duplicate Key	\$5.00
UPS Fees - Next Day Early A.M.	Actual shipping costs
UPS Fees - Next Day	Actual shipping costs
UPS Fees - Next Day Air Saver	Actual shipping costs
UPS Fees - 2 Day Air	Actual shipping costs
Close/Reopen Account Transfer Fee	\$35.00
Web Pay Guest Payment	\$10.00
Phone Transfer Fee	\$3.00
Item Processing Special Handling	\$15.00