Business
Our Rates & Service Charges

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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

Rates for Business Savings, Checking and Certificate Accounts

Effective Date: 09/01/2026 12:01 am Eastern Time Zone	Dividend/ Interest Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Compounding and Crediting
Primary Membership Share Account	0.050%	0.050%	$5	$5	Quarterly
Other Savings	0.050%	0.050%	$0	$1	Quarterly
Effective Date: 09/01/2026 12:01 am Eastern Time Zone					
Certificates of Deposit Account					
6 to 11 months	3.348%	3.400%	$500	$500	Monthly
12 to 17 months	3.397%	3.450%			
18 to 23 months	3.397%	3.450%			
24 to 35 months	3.348%	3.400%			
36 to 47 months	3.445%	3.500%			
48 to 59 months	3.494%	3.550%			
60 months	3.494%	3.550%			
9 Month Special	3.784%	3.850%			
Jumbo Certificate of Deposit Account * Original Balance of $100,000 or more					
6 to 11 months	3.598%	3.660%	$100,000	$100,000	Monthly
12 to 17 months	3.647%	3.710%			
18 to 23 months	3.647%	3.710%			
24 to 35 months	3.598%	3.660%			
36 to 47 months	3.945%	4.020%			
48 to 59 months	3.994%	4.070%			
60 months	3.994%	4.070%			
9 Month Special	4.034%	4.110%			
Effective Date: 09/01/2026 12:01 am Eastern Time Zone					
Business High-Yield Deposit Account					
$ 1,000.00 to $ 24,999.99	1.094%	1.100%	$1,000	$1,000	Monthly
$ 25,000.00 to $ 49,999.99	1.193%	1.200%			
$ 50,000.00 to $ 99,999.99	1.342%	1.350%			
$ 100,000.00 to $249,999.99	1.490%	1.500%			
$ 250,000.00 to $499,999.99	1.638%	1.650%			
$ 500,000.00 to $999,999.99	1.884%	1.900%			
$ 1,000,000.00 or Higher	2.080%	2.100%			

Ultimate Business Checking					
$ 0.00 to $ 9,999.99	0.100%	0.100%	$0	$0	Monthly
$ 10,000.00 to $ 24,999.99	0.100%	0.100%			
$ 25,000.00 to $ 49,999.99	0.100%	0.100%			
$ 50,000.00 to $249,999.99	0.150%	0.150%			
$ 250,000.00 to $499,999.99	0.150%	0.150%			
$ 500,000.00 to $999,999.99	0.150%	0.150%			
$ 1,000,000.00 or Higher	0.150%	0.150%			

* Additional Rate add-ons will not apply to jumbo certificates.

** New money means that the funds have not previously been on deposit with Wildfire Credit Union; amounts withdrawn from Wildfire accounts in the preceding 30 days will not qualify.

Explanation of Rates & Service Charges

As explained in the BSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

Share accounts earn dividends. All other accounts earn interest.

1. Rate Information

The dividend or interest rate and Annual Percentage Yield on the accounts are set forth above. The interest rates for all non-certificate savings products, except for the primary membership share account, will be subject to change at any time and without notice. In the event of interest rate changes between payment dates, the interest earned at the old rate will be calculated as of the change date, but will be paid at the next regular payment date along with the interest earned at the new rate from the effective date until the payment date. The High-Yield Deposit accounts are tiered-rate accounts. The interest rate for a particular tier will apply to the entire account balance if the total account balance is within the balance range for that tier. For certificate accounts, the interest rate and Annual Percentage Yield are fixed at account opening and will be in effect for the term of the account, with the exception of the 60-month certificate where the member has a one-time option to increase the rate for the remaining original certificate term to the current offering rate for the 60-month certificate. For certificate accounts, the Annual Percentage Yield is based on the assumption that all interest paid will remain on deposit until maturity; a withdrawal of interest will reduce future earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For share accounts, the Dividend Period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.

3. Compounding and Crediting

Dividends or interest will be compounded and credited as set forth above.

4. Accrual of Dividends or Interest

Dividends or interest will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend or interest-bearing accounts, dividends or interest are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For the High Yield Deposit account, three (3) free withdrawals can be made per month, a service charge will be assessed for each withdrawal thereafter. A maximum of the six (6) withdrawals can be made per month from the High Yield Deposit Account.

7. Certificate Account Features

a. Account Limitations

After the account is opened, you may not make additional deposits to a Certificate account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

If you withdraw any principal before the maturity date, any accrued interest will be credited to the certificate, and the certificate will be closed. The balance remaining after the withdrawal will be transferred to another interest bearing account. We will impose a penalty if you make a withdrawal prior to the maturity date, as follows:

1) Amount of Penalty. The amount of the early withdrawal penalty depends on the term of the certificate:

Certificate Term	*Penalty in Days*
6 – 11 months	91 days interest
12 – 23 months	182 days interest
24 – 47 months	273 days interest
48 months or longer	365 days interest

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

d. Renewal Policy

Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. The renewal term will be the shortest term within the maturity range of the maturing certificate's original term, as shown on the rate chart on the first page of these disclosures. You have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. The grace period is three days for certificates with terms less than 12 months, and seven days for certificates with terms of 12 months or more.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Our Service Charges

Account reconciliation .... $25.00 per hour

ACH Rejected Item $5.00

ATM Adjustment……………………………………………….. $5.00

ATM Balance Inquiry *(at non-Wildfire ATM)* $2.00
(free at Wildfire and Co-Op ATMs)

ATM – Foreign ATM Fees $2.00

Check printing .... Varies

Copies of checks cleared .... 4 free/$2.00 additional

Copies or Personal fax .... $0.50 per page

Copy of Electronic Title $5.00

Copy of statement ....$3.00 per statement

Counter checks (standard package)........................ 4 for $2.00

Deposited checks returned (third-party check).............. $10.00

Deposited checks returned
(your account - personal or business)...................... $30.00

Dormant Account... $10.00 per month
*(dormant 12 months or greater)***

Early Membership Closure $10.00
(Closed within 90 days of opening)

Escheat ……... $50.00

High Yield Deposit Account Withdrawal $25.00
(for withdrawals exceeding 3 per month)
(maximum of 6 withdrawals per month allowed.)

Garnishment/Levy $50.00

Incoming Wires.. $10.00

International Transaction Fee...........1% of transaction amount
This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Money Order $2.00

Non-member On-Us check cashing fee........................... $5.00

Non-Sufficient Funds (NSF)* $30.00

Overdraft paid by CU.......................................$30.00 per item
(for check or electronic withdrawal)

Outgoing Wires.. $20.00 domestic

Replace lost or damaged DEBIT or VISA® card $5.00
(applies to debit and credit cards)

Research requests
.......................$25 per hour +$1.00 per copy/$25 minimum

Returned mail $5.00

Statement Check Imaging .... $3.00 per month
(per share ID requested)

Stop payment $30.00
(for check - electronic withdrawal – Third-Party Corporate Check – Money Order)

Third-party corporate check withdrawal........... $5.00 per check

Visa Gift Card (Members).. $2.00

Visa Gift Card (Non-Members) $5.00

VISA® Stop Payment on.. $5.00
Preauthorized Recurring Transaction

Transaction fee*** ....$0.35 per item

** An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate fee.*

** Applies to accounts that do not maintain an aggregate of $200 on deposit or a loan of any amount.

*** Transactions include checks paid, withdrawals, deposits, items deposited, ACH credits and debits received.