

Business Account Rate Sheet and Fee Schedule and Account Disclosures

(Addendum to Business Membership and Account Agreement)

This supplement is incorporated into, becomes a part of, and should be attached to your Business Membership and Account Agreement.

Business Accounts will only be opened by the Credit Union if any documentation We may request and that is subsequently presented by You to the Credit Union is in a manner acceptable to Our policies. The ownership status and titling of Your Account is determined by the legal structure of the business establishing such Account and will fall into one of the following categories. It is Your responsibility to determine and understand any legal effects related to this type of Account.

- **Sole Proprietorship Accounts** - A sole proprietorship is a business in which one person owns all the assets, owes all the liabilities, and operates in their own personal capacity. You shall take all action necessary so that in the event of Your death, Your estate shall release and indemnify the Credit Union for any payment made at the direction of an authorized signer of Your Account provided the Credit Union has not received actual notice of Your death prior to such payment being made. If You are doing business under an assumed name, You represent that You have properly filed all required paperwork as set out in the laws for the state in which You are organized to do business.
- **Partnership Accounts** - A partnership is a voluntary association of two or more persons who jointly own and carry on a business for profit.
- **Limited Partnership Accounts** - A limited partnership exists if the proper articles have been filed and the partnership consists of one or more persons who control the business and are personally liable for the partnership's debts (general partners), and one or more persons who contribute capital and share profits but who cannot manage that business and who may be liable only for the amount of their contribution (limited partners).
- **Limited Liability Partnership (LLP) Accounts** - A limited liability partnership exists when proper articles have been filed. Each partner is not liable for a negligent act committed by another partner or by an employee not under the partner's supervision.
- **Limited Liability (LLC) Accounts** - A limited liability company is a company statutorily authorized in certain states that is characterized by limited liability, management by members or managers, and limitation on ownership transfers.
- **Corporation Accounts** - A corporation is an entity (usually a business) having authority under the law to act independently once proper articles have been filed and distinct from the shareholders who own it and having rights to issue stock and exist indefinitely.
- **Non-Profit Corporation Accounts** - A non-profit corporation is a corporation, once proper articles have been filed, that does not issue shares of stock as evidence of ownership but instead is owned by its members in accordance with a charter or agreement.
- **Unincorporated Non-Profit Association Accounts** – An unincorporated non-profit association is a gathering of people for a common purpose that is not a legal entity separate from the persons who compose it.

ACCOUNT DISCLOSURES

THE FOLLOWING DISCLOSURES CONTAIN IMPORTANT INFORMATION AND THE TERMS AND CONDITIONS OF ANY ACCOUNT OR ACCOUNTS THAT YOU MAY HAVE WITH US. WHEREVER USED, "APY" MEANS ANNUAL PERCENTAGE YIELD.

Throughout these Agreements and Disclosures, the references to "We," "Us," "Our" and "Credit Union" mean INOVA FEDERAL CREDIT UNION. The words "You" and "Your" mean each person and/or entity applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth in these Disclosures. For joint accounts, read singular pronouns in the plural.

Specific Terms Applicable to Your Membership Savings:

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. There is no minimum balance required to open this Account.

Specific Terms Applicable to Your Special Savings:

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Specific Terms to Your Business Momentum:

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. There is no minimum balance required to open this Account. You must maintain a minimum daily balance in Your Account of \$50,000.00 to obtain the disclosed annual percentage yield.

Specific Terms to Your Financial Management Account (FMA):

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$2,000.00. You must also maintain a minimum daily balance of \$2,000.00 in Your Account each day to avoid a fee.

Specific Terms to Your Business Gold Money Market:

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$50,000.00. You must maintain a minimum average daily balance of \$50,000.00 in Your Account to obtain the disclosed annual percentage yield.

Specific Terms to Your Business Platinum Money Market:

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$250,000.00. You must maintain a minimum average daily balance of \$250,000.00 in Your Account to obtain the disclosed annual percentage yield.

Specific Terms Applicable to Your Free Business Checking:

Minimum Balance Requirements. The minimum balance required to open this Account is \$10.00. You are not required to maintain a minimum balance in this account.

Transaction Limitations. No transaction limitations apply to this Account.

Specific Terms to Your Business Dividend Checking:

Variable Rate Information. This Account is subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Minimum Balance Requirements. The minimum balance required to open this Account is \$10.00. You must also maintain a minimum daily balance of \$5,000.00 in your Account each day to avoid a fee. If the balance falls below \$5,000.00, your account will be assessed a \$10.00 monthly service charge.

Transaction Limitations. No transaction limitations apply to this Account.

Step-Up Share Certificate Accounts:

Minimum Balance Requirements. For the minimum balance required to open these Accounts, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure. You must maintain a minimum daily balance equal to the minimum balance required to open Your Account each day to obtain the disclosed annual percentage yield. If your certificate account is not funded within 14 calendar days, your account will be closed. For all accounts dividends are calculated using the daily balance method. The daily balance is calculated by applying a daily periodic rate to the principal in the account each day.

Variable Rate Information. These Accounts are subject to a Variable Rate. For the current dividend rate and corresponding APY, refer to the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Maturity Date. Your Account will mature after the term indicated on the separate page titled "Account Disclosure Rate Supplement and Fee Schedule" which We have included with and made a part of this Disclosure.

Renewal Policies. Renewal Policy. The renewal policy for your accounts is stated in the Rate Schedule. These accounts automatically renew for another term, you will not have a grace period after maturity to withdraw funds without being charged an early withdrawal penalty. To avoid a withdrawal penalty, all withdrawals must be made on the maturity date.

These supplemental terms may be amended, supplemented, and replaced from time to time by us. If you use any account or deposit or withdraw any amounts or leave your money's on deposit after the amendment, supplement or replacement, your accounts and deposits will become subject to the amendment, supplement and/or replacement.

Transaction Limitations. Once Your Account is established, You may not make any further deposits to Your Account.

Early Withdrawal Penalties: For all Share Certificates, regardless of term, the early withdrawal penalty will be equal to 90 day's dividends. Any early withdrawal will result in the closure of the Share Certificate, and all applicable penalties will be assessed against the closing balance. The penalty is calculated as a forfeiture of dividends that have been or would have been earned on the account. If the account has not yet earned sufficient dividends, or if dividends have already been paid, the penalty will deuct from the principal balance of the Share Certificate.

Exceptions to Early Withdrawal Penalties: At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share \$0.01
Number of Shares Required 1
Membership Fee \$0.00

Fee Schedule

Effective Date : 05/01/2026

SAVINGS ACCOUNT FEES	
Christmas Club Savings Withdrawal Fee	\$10.00/Withdrawal or transfer excluding the annual distribution
CHECKING ACCOUNT FEES	
Check Printing	Prices may vary depending upon style
Business Dividend Checking Monthly Service Fee	\$10.00 per month for balances below \$5,000.00
Mailed Paper Statement Fee	\$2.50 per month
Replacement VISA Debit Card	\$10.00
OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation Fee	\$25.00/Hour
Account Research	\$25.00/Hour
Statement Copy	\$2.50/Copy
Deposit/Loan Return Item	\$29.00/Item
Wire Transfer Fee (Incoming)	\$10.00/Transfer
Wire Transfer Fee (Outgoing/Domestic)	\$35.00/Transfer
Wire Transfer Fee (Outgoing/Foreign)	\$65.00/Transfer
Legal Process	\$50.00/Occurrence
Membership Savings Inactive Account	\$5.00/Month After one (1) year and account under \$1,000.00, not applicable of age of 18
Telephone Transfer (not audio response or ATM)	\$3.00/Transfer
Invalid Address Fee	\$5.00/Month
Mailed Paper Statement	\$2.50/Month
Copy Account History	\$3.00/Page
Stale Corporate Check	\$5.00/Check
Corporate Check Withdrawal	\$15.00/Check
Escheatment	\$100.00
Non-Member Check Cashing Fee	\$5.00/Check
Non-Sufficient Funds Fee (NSF)	\$29.00 per item
Teller Phone or Home Banking Check Copy Request	\$5.00/Check
Teller Phone or Home Banking Statement Copy Request	\$2.50/Statement
Direct Payment Return	\$29.00/Item
Stop Payment	\$29.00/Item
Stop Payment Consecutive Check	\$29.00/Book
Overdraft Transfer	\$3.00/Transfer
Check Collection	\$25.00/Item
Verification of Deposit	\$10.00/Verification
Business BillPay	\$0.50/per item after the first 20 items
EFT Fees	
Nonproprietary ATM Withdrawal/Transfer/Balance Inquiry Fee	\$2.00/Transaction
ODFI Fees	
Monthly Fee	\$19.95/month
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$45.00/Year
5" x 5" Box	\$30/Year
5" x 10" Box	\$55.00/Year
10" x 10" Box	\$75.00/Year
Key Replacement	\$25.00/Key
Lock Drilling	\$25.00 Plus Cost
Lock Drilling Emergency	\$50.00 Plus Cost



TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 05/01/2026

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method
Membership Savings	0.01/0.01%	Monthly	Monthly	Monthly (Calendar)	-	-	\$100.00	Daily Balance
Special Savings	0.00/0.00%	Monthly	Monthly	Monthly (Calendar)	-	-	\$100.00	Daily Balance
Business Momentum	\$0.00 - \$49,999.99 0.00% / 0.00% \$50,000.00 - \$249,999.99 1.243% / 1.250% \$250,000.00 - \$499,999.99 2.960% / 3.000% \$500,000.00 or greater 3.445% / 3.500%	Monthly	Monthly	Monthly (Calendar)	-	-	\$50,000.00	Daily Balance
Free Business Checking	-	-	-	-	\$10.00	-	-	-
Business Dividend Checking	0.25/0.25%	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$5,000.00		Daily Balance
Financial Management Account (FMA)	\$2,000.00 - \$10,000.00 0.25% / 0.25% \$10,000.01 - \$25,000.00 0.499% / 0.50% \$25,000.01 - \$50,000 0.747% / 0.75% \$50,000.01 - \$100,000.00 0.847% / 0.85% \$100,000.01 or greater 0.995% / 1.00%	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	\$2,000.00	\$2,000.00	Daily Balance
Business Gold Money Market	\$50,000.00 or greater 1.243%/1.250%	Monthly	Monthly	Monthly (Calendar)	\$50,000.00	-	\$50,000.00	Daily Balance
Business Platinum Money Market	\$250,000.00 or greater 3.203% / 3.250%	Monthly	Monthly	Monthly (Calendar)	\$250,000.00	-	\$250,000.00	Daily Balance
Business Emerald Money Market	\$500,000.00 or greater 3.445% / 3.500%	Monthly	Monthly	Monthly (Calendar)	\$500,000.00	-	\$500,000.00	Daily Balance
*Business Step -Up Share Certificates								
6 Month Business Certificates	3.542% / 3.600%	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	-		Daily Balance
12 Month Business Certificates	3.928% / 4.000%	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	-		Daily Balance
18 Month Business Certificates	3.203% / 3.250%	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	-		Daily Balance
24 Month Business Certificates	3.832% / 3.900%	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	-		Daily Balance

*Maximum Deposit
\$5,000,000

ACCOUNT DISCLOSURES

1. RATE INFORMATION - For the purposes of this disclosure, rates and APY are current as of 01/06/2026. Rates and Annual Percentage Yield(s) may change at any time without notice. Please call 800-645-3732 with questions or for current rates.

2. NATURE OF DIVIDENDS - At any time during the term of Your Account, if the current Dividend Rate offered on the same term Step-Up Certificate Account (Variable) is higher than Your original Dividend Rate received at the opening date, You have the option of changing the Dividend Rate on Your Account to the higher rate for the remaining term of Your Account. You may change the Dividend Rate on Your Account only once during the term and the Dividend Rate will not increase above 1.50% from the original Dividend Rate.