



Dear **[Business Member Name]**,

The merger between Members 1st Credit Union and Rogue Credit Union is well underway. Our teams are working hard to ensure a smooth transition for you as we are preparing to merge systems in June.

System Transition Weekend

Our system transition is scheduled for end of business on **June 26 through June 28, 2026**. It will bring several exciting updates, including new technology, improved security and more. Please save these dates on your calendar.

New Rogue Debit Cards

Members 1st business accounts with a debit card will receive a new Rogue-branded debit card by mail in mid-June. You may continue using your existing Members 1st debit card through June 28. Beginning June 29, your current Members 1st debit card will no longer work, and you will need to activate and begin using your new Rogue debit card for purchases and transactions.

What's Next

You may continue using your accounts just as you do today. While some account names, features, and fees will change, we've included detailed information below to help you understand what's changing and how your current accounts will align with Rogue Credit Union's offerings. To support you during this transition, you'll find the following information included within this packet:

- **Account Mapping Table** – A breakdown showing how your current Members 1st business accounts will transition to Rogue business accounts.
- **Accounts Rate and Cost Recovery Schedule** – Rogue's Account and Cost Schedule, identifying current interest rates as of **May 9, 2026** and all fees associated with your new accounts. Account features, rates and fees will take effect on June 29, 2026.

- **Key Membership and Account Agreement Differences** – A summary of the most significant differences between Members 1st and Rogue business membership terms and account agreements.
- **Overdraft Change in Terms Notice** – A summary of changes to the Overdraft Program and Overdraft Coverage.

Your funds remain safe and secure, and your membership will continue without interruption. For complete details, including account agreements, terms, fees and disclosures, please visit:

<https://www.roguecu.org/agmt>.

Expanded Products and Services

As part of the merger, you'll also gain access to a broader selection of business accounts, products and services offered by Rogue Credit Union. We encourage you to explore these options after the system transition to see how they may support your business's evolving needs.

We're Here for You

If you have any questions or would like assistance, we're here to help. Call us at 800.856.7328 or stop by your local branch.

Thank you for your loyal membership,

Rogue Credit Union

Account Mapping Table

Business Accounts*

Members 1st Account Name	Rogue Credit Union Account Name
Business Checking	Business Basic Checking or Nonprofit Business Checking
Business Share	Business Savings
Money Market	Business Money Market or Nonprofit Money Market

Certificates*

Members 1st Account Name	Rogue Credit Union Account Name
6 Month Certificate	6 Month Business Certificate
11 Month Special Certificate 12 Month Certificate 18 Month Certificate**	12 Month Business Certificate
24 Month Certificate	24 Month Business Certificate
36 Month Certificate	36 Month Business Certificate

***Business Accounts and Certificates.** Accounts for business organizations will be converted to business accounts. Accounts for nonprofit organizations will be converted to nonprofit accounts.

**For 18-month certificates, your current maturity date will remain unchanged. At maturity, your certificate will renew for a term of 12 months rather than 18 months.



BUSINESS ACCOUNTS RATES & TERMS

EFFECTIVE DATE: 05/09/2026						
	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM BALANCE TO AVOID CHARGE	MINIMUM TO EARN DIVIDENDS	MINIMUM BALANCE FEE
ROGUE BUSINESS SAVINGS	0.05%	0.05%	---	---	\$100	\$0
ROGUE CLUB SAVINGS	---	---	---	---	---	---
ROGUE OWNERSHIP ACCOUNT	5.00%	4.89%	---	---	---	---
ROGUE ASSOCIATION CHECKING	---	---	---	\$100	---	\$5
ROGUE CLUB CHECKING	---	---	---	---	---	---
ROGUE BUSINESS CHECKING BASIC	---	---	---	\$1,000	---	\$5
ROGUE BUSINESS CHECKING PLUS:						
\$0-\$4,999.99	0.00%	0.00%	---	\$5,000	\$0	\$10
\$5,000-\$14,999.99	0.05%	0.05%				
\$15,000-\$29,999.99	0.05%	0.05%				
\$30,000-\$49,999.99	0.05%	0.05%				
\$50,000 +	0.05%	0.05%				
ROGUE BUSINESS MONEY MARKET:						
\$0-\$9,999.99	0.50%	0.50%		\$2,000	\$0	\$10
\$10,000-\$24,999.99	0.60%	0.60%				
\$25,000-\$49,999.99	0.75%	0.75%	\$0			
\$50,000-\$99,999.99	0.90%	0.90%				
\$100,000-\$149,999.99	1.00%	1.00%				
\$150,000 +	1.00%	1.00%				
NONPROFIT CHECKING	0.10%	0.10%	---	---	\$5,000	---
NONPROFIT MONEY MARKET						
\$0-\$9,999.99	0.60%	0.60%	---	---	---	---
\$10,000-\$24,999.99	0.75%	0.75%				
\$25,000-\$49,999.99	1.00%	1.00%				
\$50,000-\$99,999.99	2.02%	2.00%				
\$100,000-\$149,999.99	2.53%	2.50%				
\$150,000 +	3.04%	3.00%				

Sub-savings accounts are available upon request. All business account dividends are compounded and credited monthly. The minimum balance required to avoid a monthly fee is based on the average daily balance.

COST RECOVERY SCHEDULE:

The following cost recovery tiers are based on general activity level guidelines. The tiers are established for a business and are based on average activity levels. Activities include number of transactions and amount of cash ordered or deposited on a monthly basis. Each item deposited or credited to the account, and each item debited to the account, including but not limited to checks, ACH entries, and transfers, is a transaction. Activity fee is in addition to service fees (below) and applies to Rogue Association Checking, Business Checking Basic and Business Checking Plus. Account with more than moderate activity will be converted to a Rogue Analyzed Checking.

BUSINESS ACTIVITY FEES - TIER LEVELS (Excluding Nonprofit Checking)	FEE
Average Activity: (<250 transactions and/or up to \$25,000 cash ordered or deposited per month)	No fee
Moderate Activity: (251-499 transactions and/or \$25,001 - \$50,000 cash ordered or deposited per month)	\$25.00
Analyzed Checking Activity: Commercial accounts with larger volumes of activity (500+ transactions and/or \$50,001 cash ordered or deposited per month) or requiring treasury management services.	To be determined***
ROGUE ANALYZED CHECKING FEES	FEE
Monthly Account Maintenance (per account)	\$18.00
Check Paid	\$0.12
Deposit or Credit	\$0.12
ACH Debit/ACH Credit	\$0.12
Currency Withdrawn/Currency Deposited (per \$1,000)	\$1.50
TREASURY MANAGEMENT SERVICES	FEE
Monthly ACH Block (per account)	\$15.00
Monthly Business ACH Origination (based on analysis)	Minimum \$25.00
Monthly Business Desktop Remote Deposit Capture	\$30.00
ACCOUNT FEES	FEE
Account Reconciliation and Research (per hour)	\$25.00
ATM Transactions	All RCU/CO-OP ATM Transactions are free*
Check Orders	Varies
Courtesy checks (per sheet)	\$1.00
Inactive membership - monthly service fee (Assessed after 18 months of inactivity)	\$5.00
Courtesy Pay(NSFs) items that are paid (Maximum of 5 fees charged per day)	\$14.00
Overdrafts that are returned unpaid	No fee
Stop Payment (per item or series)	\$25.00

MISCELLANEOUS SERVICES	FEE
Card Printing Fee (\$10 fee after third card issued)	Yes
Card Rush Order	\$50.00
Check Copy Fee	\$5.00
Official Check Fee	\$3.00
Disposable night deposit bags	\$10/40 bags
Endorsement stamps	Varies
Foreign Check Fee	Varies
International Draft	\$10.00 + S/H
Money Orders - Issued for up to \$1,000	\$3.00
Non-Rogue Card Access Fee	\$10.00
Wire Transfers - Domestic/International	Varies
Zipper deposit bags (first 5 free)	\$3

** NSF items may be presented multiple times by payee and a fee will be assessed at each presentment.

***For analyzed checking accounts, we will calculate an earnings credit that is applied against transaction or service fees (not including merchant card fees) incurred on the account. The earnings credit is calculated by dividing our current analysis earnings credit rate by the number of days in the month, dividing that number by 365 or 366, and multiplying the result by the average collected balance in the account for the month. The result is your earnings credit for the month and is credited against fees other than merchant card fees charged to the account. However, the earnings credit is not interest and is used only to reduce fees. If the amount of the earnings credit exceeds fees charged to the account, the difference is not credited to the account or paid to you and does not carry over to subsequent months. Our current earnings credit rate is subject to change at any time without prior notice.



Key Membership and Account Differences

As part of this transition, there are certain differences between Members 1st and Rogue Credit Union that may affect your business accounts. The following summary highlights the most significant items you should be aware of.

Arbitration and Class Action Provisions

Rogue Credit Union and Members 1st differ in how certain disputes may be resolved. These differences include the arbitration provider used, opt-out timeframes, potential member costs and the scope of claims subject to arbitration.

Funds Availability and Deposit Cutoff Times

Deposit cutoff times and fund availability policies may differ. Rogue Credit Union may apply earlier cutoff times and longer hold periods on certain deposits compared to Members 1st.

Fee Structure and Rate Information

Rogue Credit Union uses a centralized Account Rate and Cost Recovery Schedule that outlines applicable fees and interest rates for accounts. This schedule serves as the primary reference for account-related pricing.

Digital and Electronic Banking Services

Rogue Credit Union provides expanded electronic banking services and enhanced disclosures related to digital and online account access. Business accounts may also have access to additional treasury-management and fraud-prevention tools.

Transaction Posting Order

The order in which transactions are posted—including deposits, ACH transactions, checks and debit card transactions—may differ and could affect fee assessments.



Change In Terms Notice

Effective **June 28, 2026**, with the merge of Members 1st Credit Union and Rogue Credit Union, there are a few changes that have been made to the Members 1st Overdraft Program. To review these changes for the program you can review the Membership and Account Agreement found at roguecu.org. These changes include:

- Decreasing the fee amount to \$14 from \$25.
- Implementing a de-minimis transaction threshold of \$10 meaning that transactions for \$10 or less will not incur a fee.
- The maximum total dollar amount of overdrawn transactions is \$500.
- Enrolling multiple checking accounts with Overdraft Protection is now possible (formerly limited to only one).
- Increasing the maximum number of fees assessed per day from 3 to 5.
- The names that apply to your Overdraft programs are changing.
- Courtesy Pay is changed to Overdraft Coverage with Courtesy Pay:
 - This service may apply when a transaction is processed and approved against insufficient funds and there are no additional funds to transfer from any linked account or line of credit through the Overdraft Protection service. This may cover ACH, checks, recurring debit card transactions, and teller transactions. All checking accounts will be automatically enrolled 6 months after opening a new account. If your account is over 6 months old, you will be enrolled on **June 28, 2026**.
 - If you are already enrolled in Premium Overdraft, no action is required. Recurring debit transactions and teller transactions will now be included.
- Courtesy Pay Extended Coverage is changed to Overdraft Coverage with Courtesy Pay PLUS:
 - This service may apply in the same circumstances as Courtesy Pay, but may also include one-time debit card ATM and point of sale transactions. This service requires you to opt-in. Please contact us at 800.856.7328 or login to online banking to opt-in. You may also do so at any branch location.
- You may opt-out of any overdraft service at any time. Please contact us at 800.856.7328 or login to online banking to opt-out. You may also do so at any branch location.

If there are any questions in regards to these changes please call us at 800.856.7328 or visit a local branch.