



Plan Comparisons

| | BUSINESS BASIC | BUSINESS DIVIDEND | NONPROFIT |
|--|---|--|--|
| Account Recommendations | Small businesses with no more than 300 monthly transactions. | Larger businesses and/or more than 300 monthly transactions. Offers a greater selection of options and interest rates. | A low-fee checking account with all of the perks. This account is only available to non-profit organizations. |
| Courtesy Pay | Courtesy Pay limits - Up to \$10,000 Utah First will pay overdraft items on behalf of all business checking types up to a predetermined amount. | Courtesy Pay limits - \$400 to \$10,000 Utah First will pay overdraft items on behalf of all business checking types up to a predetermined amount. | Courtesy Pay limits - \$400 to \$10,000 Utah First will pay overdraft items on behalf of all business checking types up to a predetermined amount. |
| Member Entrance | \$5.00 | \$5.00 | \$5.00 |
| New Checking Setup Charge | \$25.00 | \$25.00 | \$25.00 |
| Monthly Maintenance Charge | \$5.00 Waived with e-Statements | \$15.00 (May be analyzed) Waived with \$5,000 average daily balance | Free |
| Deposits & Withdrawals | Free up to 300/month | Free up to 300/month \$0.05/each thereafter | Free |
| Cash & Coin Handling on Deposits & Withdrawals | Free | \$0.50 per \$1,000 over \$10,000 3% on loose coin | Free |
| Bill Pay - Monthly | Free Per Transaction: 1-10 Free; \$0.75 thereafter | Free Per Transaction: 1-10 Free; \$0.75 thereafter | Free Per Transaction: 1-10 Free; \$0.75 thereafter |
| Electronic Invoicing - Monthly | \$15.00 Per Transaction: 1-15 Free; \$0.75 thereafter | \$15.00 Per Transaction: 1-15 Free; \$0.75 thereafter | \$15.00 Per Transaction: 1-15 Free; \$0.75 thereafter |
| Business Wires Domestic | Incoming: Free Outgoing: \$15.00 | Incoming: Free Outgoing: \$15.00 | Incoming: Free Outgoing: \$15.00 |
| Business Wires International | Incoming: Free Outgoing: \$50.00 | Incoming: Free Outgoing: \$50.00 | Incoming: Free Outgoing: \$50.00 |
| Cash Management Wires | Set-Up Fee: Free Monthly Charge: Free Outgoing Domestic: \$10.00 Outgoing International: \$50.00 | Set-Up Fee: Free Monthly Charge: Free Outgoing Domestic: \$10.00 Outgoing International: \$50.00 | Set-Up Fee: Free Monthly Charge: Free Outgoing Domestic: \$10.00 Outgoing International: \$50.00 |

| | | | |
|--------------------------|---|---|---|
| ACH - Cash Management | Set-Up Fee: None Monthly Charge: None Batch Charge: \$3.00 ACH Fee Per Item: \$0.20 ACH Returns: \$3.00 | Set-Up Fee: None Monthly Charge: None Batch Charge: \$3.00 ACH Fee Per Item: \$0.20 ACH Returns: \$3.00 | Set-Up Fee: None Monthly Charge: None Batch Charge: \$3.00 ACH Fee Per Item: \$0.20 ACH Returns: \$3.00 |
| ACH Direct File Transfer | | All fees based on volume and type. | |
| Business Remote Deposit | Set-up Fee: None Monthly Charge: None Optional Equipment Purchase: Cost No Contract Termination Fee | Set-up Fee: None Monthly Charge: None Optional Equipment Purchase: Cost No Contract Termination Fee | Set-up Fee: None Monthly Charge: None Optional Equipment Purchase: Cost No Contract Termination Fee |
| Online Cash Management | Set-up Fee: None Monthly Charge: None Transactions: Free | Set-up Fee: None Monthly Charge: None Transactions: Free | Set-up Fee: None Monthly Charge: None Transactions: Free |

Additional Plan Comparisons

BUSINESS BASIC

BUSINESS ADVANTAGE

NONPROFIT

| | BUSINESS BASIC | BUSINESS ADVANTAGE | NONPROFIT |
|------------------------------------|----------------|--------------------|-----------|
| No Initial Amount Required to Open | ● | ● | ● |
| Dividends | | ● | |
| Online Business Banking | ● | ● | ● |
| Business Debit Card | ● | ● | ● |
| Business Remote Deposit | ● | ● | ● |
| Free Monthly Bill Pay | ● | ● | ● |
| Merchant Services | ● | ● | ● |
| Wire Transfers | ● | ● | ● |
| Cash Management | ● | ● | ● |
| Free eStatements | ● | ● | ● |
| Free ATM Transactions | ● | ● | ● |

All rates are subject to change without notice.

*The rate we are providing is the lowest Annual Percentage Rate (APR) available to most qualified members. The actual rate and payment amount you receive will reflect your individual circumstances and may be higher than the rate and payment amount disclosed.

Rates based on credit history, collateral criteria, term of loan, and other criteria. Loans subject to all Credit Union policies and procedures. All loans and lines of credit require a separate application and credit approval. Terms and conditions are subject to change. Other restrictions may apply. Existing Utah First loans are not eligible for promotional rate.