



Basic Business Checking Details

Small Business Checking

Rate Information

This account does not receive dividends.

Minimum Balance Requirements

The minimum balance required to open this account is \$50.00.

Overdraft Fee Transaction Categories

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft Services

This account is eligible for certain overdraft services. Please refer to your account documents for more information.

Transaction Limitations and Fees

Drafts per month:

| | |
|---------------------|-------------|
| Up to 99 drafts | No Charge |
| 100 drafts and over | \$0.20 each |

| | |
|----------------------|----------------|
| Electronic Statement | No Charge |
| Paper Statements | \$5.00 / month |

Membership Requirement

There is a one-time \$20.00 membership fee when you join Horizon Credit Union. This fee represents your "share" in the credit union. As a member of the credit union, you also become an owner of a cooperative organization. For more details regarding membership, please call 800.852.5316.

Unlawful Internet Gambling Enforcement Act Notice

Effective June 1, 2010, Horizon Credit Union is required to comply with the provisions of the Unlawful Internet Gambling Enforcement Act (UIGEA) and its implementing regulations, Regulation GG (Prohibition on Funding of Unlawful Internet Gambling). This notification is to inform you that restricted transactions, as defined under the UIGEA and its regulations, are prohibited from being processed through your account while you maintain a relationship with us. Restricted transactions include transactions in which any person, namely Horizon Credit Union, accepts credit, funds, instruments or other proceeds thereof from another person in connection with unlawful Internet gambling. By opening/maintaining an account at Horizon Credit Union, you agree not to use the account, any access device or service made available to you through your account for conducting any illegal activity including unlawful Internet gambling. Horizon Credit Union may terminate your account relationship for engaging in unlawful Internet gambling or other illegal activities conducted through your account.