

EXHIBIT 2:
LICENSED SERVICES AND PRODUCT FEES
Effective Date: 4/1/2026

iPay/Payrailz (plus other miscellaneous vendor fees)

	One Time Charges *	Monthly *
Set-up Implementation	Quote Provided	n/a
CU*Answers Programming Fee	Quote Provided	n/a
Bill Pay Transaction Fee	n/a	\$0.744/transaction
Payrailz P2P Transaction Fee	n/a at the time of launch	\$0.744/transaction
Payrailz A2A Transaction Fee	n/a at the time of launch	\$0.744/transaction
iPay Single Sign On Fee – CUs on CU*A Paper	n/a	No charge
iPay Single Sign On Fee – CUs not on CU*A Paper	Quote provided	\$25.00

* See then-current Pricing Guide for current rates

Additional JHA Fees for Pass-Thru Services

	One Time Charges *	Monthly/Recurring *
Payrailz Implementation	\$2,756	n/a
Conversion Fee	\$2,756 Test files 1 test and 1 production \$1,654 per additional test file + \$0.827 per member	n/a
Compliance Package (iPay only)	\$572	n/a
Stop and Reissue Fee	n/a	\$16.54/item
NSF Fee	n/a	\$22.05/item
Return Item Fee	n/a	\$11.03/item
Payrailz Fraud Monitoring Service	\$2,757	\$0.088/transaction
Name Change	\$1,213	n/a
Site Change (included in name change)	\$441	n/a
Script Change (included in name change)	\$303	n/a
Custom Report Estimate	\$138	n/a
Custom Reports	\$304/hour	n/a
Bill Pay Model Conversion	\$4,548	n/a
Internet Banking Conversion	\$4,851	n/a
Processor Conversion	\$3,638	n/a
Single Sign on Conversion	\$3,335	n/a
Product Conversion	\$1,213	n/a
Account number Conversion	\$1,213	n/a
Add/Change Tran Code	\$607	n/a
Product Training	\$497	n/a

MASTER/Portal Training	\$497	n/a
Professional Services (product/technical/consulting assistance)	\$304/hour	n/a
FI Merger (JH to JH)	\$9,702	n/a
Deconversion from iPay or Payrailz	Quote Provided	n/a

* See then-current Pricing Guide for current rates

A2A Transfers (Outbound and Inbound for ODFI Credit Unions)

	One Time Charges *	Monthly *
Set-up Implementation	\$105	\$105
Monthly merchant account fee	n/a	\$26.25 per account (only 1 needed for A2A inbound txns)
Payrailz A2A Transaction Fee	n/a	\$0.744/transaction
iPay Single Sign On Fee – CUs on CU*A Paper	n/a	No charge
iPay Single Sign On Fee – CUs not on CU*A Paper	Quote provided	\$25.00

* See then-current Pricing Guide for current rates

Notes:

Pricing does not include any 3rd party fees (i.e. deconversion), or misc. fees which may be required.

Prices subject to periodic change. See applicable CU*Answers Pricing Guide for current pricing.

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