EXHIBIT 2:
LICENSED SERVICES AND PRODUCT FEES
Effective Date: 5/1/2025

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	$0.709/transaction
Payrailz P2P Transaction Fee	n/a at the time of launch	$0.709/transaction
Payrailz A2A Transaction Fee	n/a at the time of launch	$0.709/transaction
iPay Single Sign On Fee – CU's on CU*A Paper	n/a	No charge
iPay Single Sign On Fee – CU's 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	$2,625	n/a
Conversion Fee	$2,625 Test files 1 test and 1 production $1,575 per additional test file + $0.788 per member	n/a
Compliance Package (iPay only)	$545	n/a
Stop and Reissue Fee	n/a	$15.75/item
NSF Fee	n/a	$21.00/item
Return Item Fee	n/a	$10.50/item
Payrailz Fraud Monitoring Service	$2,626	$0.084/transaction
Name Change	$1,155	n/a
Site Change (included in name change)	$420	n/a
Script Change (included in name change)	$289	n/a
Custom Report Estimate	$131	n/a
Custom Reports	$289/hour	n/a
Bill Pay Model Conversion	$4,331	n/a
Internet Banking Conversion	$4,620	n/a
Processor Conversion	$3,465	n/a
Single Sign on Conversion	$3,176	n/a
Product Conversion	$1,155	n/a
Account number Conversion	$1,155	n/a
Add/Change Tran Code	$578	n/a
Product Training	$473	n/a

MASTER/Portal Training	$473	n/a
Professional Services (product/technical/consulting assistance)	$289/hour	n/a
FI Merger (JH to JH)	$9,240	n/a
Deconversion from iPay or Payrailz	Quote Provided	n/a

* *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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