

## Business Account Fee Schedule

Fees and Charges Common to All Account Types	
<b>Account Research</b> (includes account reconciliation)	\$15.00 per hour, \$2.00 per copy
<b>Bad Address Fee</b>	\$5.00 per month
<b>Domestic Bank Wire</b>	\$20.00 per outgoing item
<b>International Bank Wire</b>	\$40 per outgoing item, all international wires may be subject to pass through charges
<b>Collection Item</b>	\$10.00 per item
<b>Copy of Draft (check)</b>	\$2.00 per copy
<b>Inactive/Dormant Account Fee</b>	\$15 quarterly fee for inactive or dormant accounts
<b>Web Pay</b>	\$10.00 per transaction
<b>Garnishment/Levy Fee</b>	\$25.00 or the maximum amount allowed by applicable law
<b>Returned Deposited Item</b>	\$30.00 per item
<b>Redeposit of Returned Item</b>	\$5.00 per item
<b>Temporary Checks</b>	First 8 free for new accounts. Additional checks \$0.50 each.
<b>Out of Network Transaction Fee</b>	\$1.50 per cash withdrawal from out of network ATM
<b>Plastic Card Replacement Fee</b>	\$10.00 per card. No charge for normal wear. Old card must be unusable and returned to waive fee.
<b>ATM/Debit Card International Service Assessment (fee passed through card network to member)</b>	Typically, 1% of the amount of the transaction when card is used/processed internationally.
<b>Cashier's Check</b>	\$1.50 per check when made payable to someone other than the account holder
<b>Non-Member Cashier's Check</b>	\$10.00 per check for non-member transactions
<b>Money Order</b>	\$1.50 each
<b>Stop Payment</b>	\$30.00 per item
<b>Insufficient Funds (NSF)/Overdrawn/Returned Item Fee</b>	\$30.00 per item. Fees capped at a maximum of three (3) fees per day including Courtesy Pay/Overdraft Fees. <sup>C</sup>
<b>Courtesy Pay<sup>A</sup>/Overdraft Fee</b>	\$30.00 per item (may be waived for transactions resulting in a negative balance of \$5.00 or less). Fees capped at a maximum of three (3) fees per day including NSF/Overdrawn/Return Item Fees. <sup>C</sup>
<b>Check Printing</b>	Fee will vary by style of check
<b>Pay by Phone – with Live Agent</b>	\$20.00 per transaction
<b>Pay by Phone – with Self-Automated Service</b>	\$10.00 per transaction

Business Money Market Account	
<b>Monthly Service Charge</b>	\$7.50 monthly fee if balance drops below \$2,500 minimum daily balance
<b>Per Transaction Fee</b>	\$5.00 fee will be charged for each qualifying transaction in excess of six per month
Business Basic Checking Account	
<b>No Monthly Service Charge</b>	
<b>Per Item<sup>B</sup> Fee</b>	\$00.20 per Item <sup>B</sup> after the first 300 Items <sup>B</sup> at no charge per month
Business Advantage Checking Account	
<b>Monthly Service Charge</b>	\$10.00 monthly fee if balance drops below \$5,000.00 average monthly balance
<b>Per Item<sup>C</sup> Fee</b>	\$00.20 per Item <sup>B</sup> after the first 600 Items <sup>B</sup> at no charge per month per month

Safe Deposit Boxes	
<b>Call branch for availability. Boxes are not available at all branches.</b>	
<b>3 X 5</b>	\$35 per year
<b>3 X 10</b>	\$75 per year
<b>5 X 5</b>	\$50 per year
<b>5 X 10</b>	\$100 per year
<b>10 X 10</b>	\$150 per year
<b>Replacement Key</b>	\$25.00 a key - if both keys are lost or stolen member is responsible for drilling cost
<b>Drilling Cost</b>	\$150 or the actual cost, whichever is greater

<sup>A</sup> Courtesy Pay is a discretionary overdraft service available on eligible checking accounts and is not a right or obligation. Courtesy Pay applies to a variety of transactions including checks and other transactions made using your checking account number, in-person transactions, bill payments, ATM and debit card transactions and other electronic means. Courtesy Pay is offered in anticipation that you will be making an immediate deposit to bring your account positive. You may opt-out of the service at any time. We reserve the right to refuse to provide this service at any time or from time to time on any account without notice.

<sup>B</sup> An Item fee may be assessed for each transaction and transactional item, such as but not limited to checks, on the account. Exceptions apply. The definition of an item is at the discretion of the Credit Union and may change at any time.

<sup>C</sup> The cap of three (3) fees per day is a combination of Insufficient (NSF)/Overdrawn/Returned Item Fee and Courtesy Pay/Overdraft fees charged per account per business day. It applies to checks, in-person transactions, bill payments, ATM and debit card or other transactions by electronic means.