

Business Account Fee Schedule

Fees and Charges Common to All Account Types	
Account Research (includes account reconciliation)	\$15.00 per hour, \$2.00 per copy
Bad Address Fee	\$5.00 per month
Domestic Bank Wire	\$20.00 per outgoing item
International Bank Wire	\$40 per outgoing item, all international wires may be subject to pass through charges
Collection Item	\$10.00 per item
Copy of Draft (check)	\$2.00 per copy
Inactive/Dormant Account Fee	\$15 quarterly fee for inactive or dormant accounts
Single Use Fee^B	\$1.00 per month
Garnishment/Levy Fee	\$25.00 or the maximum amount allowed by applicable law
Returned Deposited Item	\$30.00 per item
Redeposit of Returned Item	\$5.00 per item
Temporary Checks	First 8 free for new accounts. Additional checks \$0.50 each.
Out of Network Transaction Fee	\$1.50 per cash withdrawal from out of network ATM
Plastic Card Replacement Fee	\$10.00 per card. No charge for normal wear. Old card must be unusable and returned to waive fee.
ATM/Debit Card International Service Assessment (fee passed through card network to member)	Typically, 1% of the amount of the transaction when card is used/processed internationally.
Cashier's Check	\$1.50 per check when made payable to someone other than the account holder
Non-Member Cashier's Check	\$10.00 per check for non-member transactions
Money Order	\$1.50 each
Stop Payment	\$30.00 per item
Insufficient Funds (NSF)/Overdrawn/Returned Item Fee	\$30.00 per item. Fees capped at a maximum of three (3) fees per day including Courtesy Pay/Overdraft Fees. ^D
Courtesy Pay^A/Overdraft Fee	\$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. ^D
Overdraft Transfer Fee	\$10.00 per day in which a transfer(s) is initiated from your designated transfer account
Check Printing	Fee will vary by style of check
Web Pay	\$10.00 per transaction
Pay by Phone – with Live Agent	\$20.00 per transaction
Pay by Phone – with Self-Automated Service	\$10.00 per transaction
Business Money Market Account	
Monthly Service Charge	\$7.50 monthly fee if balance drops below \$2,500 minimum daily balance
Per Transaction Fee	\$5.00 fee will be charged for each qualifying transaction in excess of six per month
Business Basic Checking Account	
No Monthly Service Charge	
Per Item^C Fee	\$00.20 per Item ^C after the first 300 Items ^C at no charge per month
Business Advantage Checking Account	
Monthly Service Charge	\$10.00 monthly fee if balance drops below \$5,000.00 average monthly balance
Per Item^C Fee	\$00.20 per Item ^C after the first 600 Items ^C at no charge per month per month
DBA Checking (Doing Business As) – THIS ACCOUNT TYPE IS NO LONGER OFFERED	
Monthly Service Charge	\$7.50 monthly fee if balance drops below \$1000 minimum daily balance
Business Checking – THIS ACCOUNT TYPE IS NO LONGER OFFERED	
Monthly Service Charge	\$12.50 per month
Safe Deposit Boxes	
	Call branch for availability. Boxes are not available at all branches.
3 X 5	\$35 per year
3 X 10	\$75 per year
5 X 5	\$50 per year
5 X 10	\$100 per year
10 X 10	\$150 per year
Replacement Key	\$25.00 a key - if both keys are lost or stolen member is responsible for drilling cost
Drilling Cost	\$150 or the actual cost, whichever is greater

^A 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.

^B Single Use Fee will be assessed if: (a) the primary member has only a primary savings; (b) the account has been open for 180 days or longer; and (c) the account balance falls below an average daily balance of \$500.00 for the month.

^C 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.

^D 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.

Business Account Fee Schedule

Included in Item Count	Not Included in Item Count
<ul style="list-style-type: none"> • Deposit at teller line (branch) - total batch of checks (batched deposit item) = 1 item and total cash = 1 item • Mobile Deposit (RDC) - Each check deposited = 1 item • Check clearing– 1 item each • ATM/ ITM deposit- Each check deposited = 1 item, total cash = 1 item, and transfers = 1 item each • ATM or ITM withdrawal -1 item each • Debit card transaction – 1 item each (includes debits and credits) • Bill Pay transactions (ACH or check) – 1 item each • ACH Deposit -1 item each • ACH Withdrawal -1 item each 	<ul style="list-style-type: none"> • Withdrawal at teller line (branch) • Transfer at teller line (branch) • Transfers within the institution (internal transfers) • Service charges or fees • Dividend payments <p>NOTE: Deposited Items within each batch made at a teller line branch are counted as one total item and not as individual checks.</p>