



Business Accounts Fee Schedule

08/13/2015

BUSINESS WIRE TRANSFER FEES

Description	Fee/Charge
Wire transfer in	\$7 each
Wire transfer out - domestic	\$20 each
Wire transfer out - foreign	\$150

GENERAL BUSINESS CHECKING FEES

(Applies to All Business Checking Accounts)

Description	Fee/Charge
Account closed within 90 days	\$10
Account research (1 hour min.)	\$20/hour
Debit card authorized transaction chargeback	\$20
Debit card PIN reminder	\$2
Debit card replacement	\$5 each
Debit card change PIN (with new or replacement card)	\$5 each
Debit card or PIN - Rush order	\$70
Check cashing fee (account balance < \$500)	\$3 each
Check copies	\$2 each
Check printing orders	Varies based on style, postage fees apply
Deposited check returned unpaid	\$5 each
Inactive account (if no deposits or withdrawals in 12 months & account balance < \$500 total)	\$5/month
Monthly Checking Account service fee	Varies based on type of account
Overdraft Protection fee (when debit/ATM, electronic withdrawals or checks clear)	\$5 each
Overdraft/NSF (non-sufficient funds) fee	\$26 each
Statement copies	\$3 each
Uncollected funds fee	\$26 each

ACCOUNT-SPECIFIC BUSINESS CHECKING FEES

Description	BUSINESS ELITE CHECKING	BUSINESS PREMIUM CHECKING	ORGANIZATION CHECKING	MUNICIPAL CHECKING
Monthly Charge	\$5 (waived with \$1,000 min. daily balance)	\$15 (waived with \$2,000 min. daily balance)	N/A	\$20
Minimum Balance	\$1,000	\$2,000	N/A	N/A
Items Cleared*	100 Free \$0.12 each after 100	Free based on tiers*** \$0.12 each after Free	50 Free \$0.12 each after 50 \$0.20 each after 100	\$0.20 each
Items Deposited**	100 Free \$0.12 each after 100	Free based on tiers*** \$0.12 each after Free	50 Free \$0.12 each after 50 \$0.20 each after 100	\$0.20 each
Deposits	N/A	N/A	N/A	\$0.50 each
Cash Deposits	N/A	N/A	N/A	\$0.001/dollar deposited
Cash Strap Purchases	N/A	N/A	N/A	\$0.65/strap
Coin Purchases	N/A	N/A	N/A	\$0.10/roll
Coin Counting	5% (>\$100 in coin)	5% (>\$100 in coin)	5% (>\$100 in coin)	5% (>\$100 in coin)
Zipper Bags	1 Free Addtl bags \$10 each	1 Free Addtl bags \$10 each	1 Free Addtl bags \$10 each	1 Free Addtl bags \$10 each
Lock Bags	\$25 each	\$25 each	\$25 each	\$25 each
ACH Service	\$15/Month	\$15/Month	\$15/Month	\$15/Month
Paper Payroll	\$35 each	\$35 each	N/A	\$35 each
Returned Deposit Item	\$5	\$5	\$5	\$5
Overdraft Protection Transfer	\$5	\$5	\$5	\$5
NSF (non-sufficient funds)	\$26	\$26	\$26	\$26
Overdraft - Courtesy Pay	\$26	\$26	N/A	N/A

* Includes any items debited from the account (i.ee. Checks written, ACH withdrawals, EFT withdrawals, etc.)

** Includes any items credited to the account, excluding cash and coin (i.e. checks deposited, ACH deposited, EFT deposited, remote check deposit items, etc.) Check cashing fee applies to checks deposited if account balance <\$500.

***Business Premium Tiers for Items Deposited and Cleared		
Balance	# Cleared free	# Deposited free
\$0 - \$4,999	100	100
\$5,000 - \$24,999	150	150
\$25,000 - \$49,999	200	200
\$50,000 +	250	250

BUSINESS SAVINGS FEES

Description	Fee/Charge
Cash deposits - Municipal Savings	\$0.001/dollar deposited
Items cleared* - Business Savings (after 6 preauthorized, automated or check withdrawals)	\$5 each
Items cleared* - Municipal Savings (after 6 preauthorized, automated or check withdrawals)	\$5 each
Items deposited** - Business Savings	\$0.12 after 50 items
Items deposited** - Municipal Savings	\$0.20 after 50 items

BUSINESS MONEY MARKET FEES

Description	Fee/Charge
Items cleared* - Business Money Market (after 6 preauthorized, automated or check withdrawals)	\$5 each
Items deposited** - Business Money Market	\$0.12 after 50 items

* Includes any items debited from the account (i.e. ACH withdrawals, EFT withdrawals, checks from Business Money Market, etc.)

** Includes any items credited to the account, excluding cash and coin (i.e., checks deposited, ACH deposited, EFT deposited, etc.)

OTHER BUSINESS ACCOUNT FEES

Description	Fee/Charge
Cashier's check	\$1 each
Certified check	\$3 each
Fax	\$1/page local \$3/page non-local
Invalid address	\$5/month
Levy/Garnishment processing	\$20 each
Money orders	\$1 each
Phone transfer of funds through credit union employee	\$2 each
Photocopies (per page)	\$0.15 each after 3 pages
Safe Deposit Boxes	3x5 \$20 3x10 \$28 5x5 \$25 5x10 \$35 10x10 \$50
Stop payment (checks, electronic)	\$20
Unclaimed account processing fee (if dormant 5 years, fee applied when turned over to state)	\$100