



Schedule of Fees and Charges for Business Accounts

Effective September 2024

GENERAL

| | |
|---|----------|
| Account Audit (per hour)..... | \$30.00 |
| ACH Origination (Outgoing Debit)..... | \$15.00 |
| Bad Address (one-time fee)..... | \$5.00 |
| Cashier's Check..... | \$5.00 |
| Collection/Cash Letter Item..... | \$25.00 |
| Domestic Bags Locked..... | \$15.00 |
| Domestic Bag Non-Locking..... | \$5.00 |
| External Transfer Withdrawal..... | \$2.00 |
| Foreign Money Purchase..... | \$18.00 |
| Garnishment..... | \$100.00 |
| Inactive Account..... | \$10.00 |
| Money Order (each)..... | \$3.00 |
| Non-Member ONUS Check Cashing (per item)..... | \$5.00 |
| NSF Uncollected Fund (per occurrence) | |
| Less than or equal to \$0.99..... | \$0.00 |
| \$1.00 to \$10.00..... | \$10.00 |
| \$10.01 - \$20.00..... | \$20.00 |
| \$20.01 and above..... | \$29.00 |
| Overdraft Service Charge (per occurrence) | |
| Less than or equal to \$0.99..... | \$0.00 |
| \$1.00 to \$10.00..... | \$10.00 |
| \$10.01 - \$20.00..... | \$20.00 |
| \$20.01 and above..... | \$29.00 |
| Overdraft Transfer (pulled from transferring acct)..... | \$5.00 |
| Paper Statement Mailed..... | \$5.00 |
| Returned Check (funds available Deposit item)..... | \$25.00 |
| Skip Payment..... | \$50.00 |
| Statement Print Service Charge..... | \$5.00 |
| Stop Payment (initial or renewal)..... | \$35.00 |
| Wire In Charge..... | \$15.00 |
| Wire Out Charge | |
| Domestic..... | \$25.00 |
| International..... | \$40.00 |

ATM/DEBIT CARD FEES AND CHARGES

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|--|---------|
| All other ATM's (Non-Proprietary/Foreign) (two free monthly per tax owner)..... | \$3.00 |
| Card Replacement..... | \$5.00 |
| Rush Delivery of Embossed Card..... | \$50.00 |

ACH MONTHLY FEES

| | |
|---|----------------|
| Debit Items Originated..... | \$0.15 / Item |
| Reversing/Correcting Debit Items Originated..... | \$0.15 / Item |
| Credit Items Originated..... | \$0.15 / Item |
| Reversing/Correcting Credit Items Originated..... | \$0.15 / Item |
| Premium File Fee..... | \$20.00 / File |
| Prenote Items Originated..... | \$0.15 / Item |
| Addenda Records Originated..... | \$0.15 / Item |
| Return Items Received..... | \$25.00 / Item |
| Monthly Fee..... | \$30.00 |

BUSINESS MONEY MARKET

| | |
|------------------------------------|--------|
| Excess Withdrawal Item over 6..... | \$5.00 |
|------------------------------------|--------|

BUSINESS RELATIONSHIP MONEY MARKET

| | |
|------------------------------------|--------|
| Excess Withdrawal Item over 6..... | \$5.00 |
|------------------------------------|--------|

BUSINESS INTEREST CHECKING

| | |
|--|---------|
| Maintenance Service Charge..... | \$10.00 |
| First 75 combined Debit/Credit Items per month.... | FREE |
| Each Debit/Credit Item Over 75..... | \$0.15 |

BUSINESS RELATIONSHIP CHECKING

| | |
|--|---------|
| Maintenance Service Charge..... | \$15.00 |
| First 200 combined Debit/Credit items per month... | FREE |
| Each Debit/Credit Item over 200..... | \$0.18 |

BUSINESS RELATIONSHIP PLUS CHECKING

| | |
|--|---------|
| Maintenance Service Charge..... | \$25.00 |
| First 300 combined Debit/Credit items per month... | FREE |
| Each Debit/Credit Item over 300..... | \$0.15 |

BASIC BUSINESS CHECKING

| | |
|---------------------------------|--------|
| Maintenance Service Charge..... | \$5.00 |
| Each Deposit Item over 50..... | \$0.15 |
| Each Debit item over 25..... | \$0.15 |

BASIC BUSINESS CHECKING PLUS

| | |
|---------------------------------|---------|
| Maintenance Service Charge..... | \$10.00 |
| Each Deposit Item over 50..... | \$0.15 |
| Each Debit Item over 25..... | \$0.15 |

BUSINESS CHECKING

| | |
|---------------------------------|---------|
| Maintenance Service Charge..... | \$15.00 |
| Each Deposit Item over 100..... | \$0.15 |
| Each Debit Item over 50..... | \$0.15 |

SAFE DEPOSIT BOX FEE (annual)

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|-----------------------|---------------------------|
| 3X5..... | \$25.00 |
| 5X5..... | \$30.00 |
| 3X10..... | \$35.00 |
| 5X10..... | \$45.00 |
| 10X10..... | \$70.00 |
| Key Replacement..... | \$10.00 |
| Lock Replacement..... | \$125.00 |
| Box Drilling..... | cost incurred plus 10% |

If you have any questions, or require current fee information on your accounts, please call the Credit Union at (402) 292-8000.