



**Schedule of Fees and Charges for Business Accounts**  
Effective January 2023

**GENERAL**

Account Audit Fee (per hour).....	\$25.00
Account History Fee (up to 30 days).....	\$5.00
ACH Origination Fee (Outgoing Debit).....	\$15.00
Bad Address Fee (one-time fee).....	\$5.00
Cashier's Check Fee.....	\$5.00
Collection/Cash Letter Item Fee.....	\$25.00
Domestic Bags Locked.....	\$15.00
Domestic Bag Non-Locking.....	\$5.00
Early Account Closure (<90 days).....	\$25.00
External Transfer Withdrawal Fee.....	\$2.00
FAX Fee	
Outgoing (first page).....	\$5.00
Each Additional Page.....	\$1.00
Incoming Each Page.....	\$1.00
Foreign Money Purchase.....	\$15.50
Garnishment Fee.....	\$100.00
Inactive Account Fee.....	\$10.00
Money Order Fee (each).....	\$3.00
Non-Member ONUS Check Cashing Fee (per item).....	\$5.00
NSF Uncollected Fund fee (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.....	\$35.00
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.....	\$35.00
Overdraft Transfer Fee	
(pulled from transferring account).....	\$5.00
Paper Statement Mailed.....	\$5.00
Phone Inquiry Fee.....	\$2.00
Photocopy Fee (per page).....	\$0.20
Returned Check Fee	
(funds available Deposit item).....	\$25.00
Skip Payment Fee.....	\$50.00
Statement Print Service Charge.....	\$5.00
Stop Payment Fee (initial or renewal).....	\$35.00
Wire In Charge.....	\$15.00
Wire Out Charge	
Domestic.....	\$25.00
International.....	\$40.00

**PRIME SHARE ACCOUNT**

Over Counter Fee Over 3.....	\$1.00
Excess Withdrawal Item Over 6.....	\$5.00

**ATM/DEBIT CARD FEES AND CHARGES**

COBALTCU (Proprietary) ATM Machines.....	FREE
All other ATM's (Non-Proprietary/Foreign)	
(two free monthly per transaction).....	\$3.00
Card Replacement Fee.....	\$5.00
Rush Delivery of Embossed Card.....	\$50.00

**CHECKING ACCOUNTS GENERAL**

Check Printing Fee.....	Varies
Check Photocopy Fee.....	\$2.00
Check Photocopy Fee (faxed).....	\$4.00
Stop Payment Fee (initial or renewal).....	\$35.00

**BUSINESS MONEY MARKET**

Excess Withdrawal Item over 6.....	\$5.00
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**BUSINESS RELATIONSHIP MONEY MARKET**

Excess Withdrawal Item over 6.....	\$5.00
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**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)**

3X5.....	\$25.00
5X5.....	\$30.00
3X10.....	\$35.00
5X10.....	\$45.00
10X10.....	\$70.00
Key Replacement Fee.....	\$10.00
Depth of boxes.....	22 inches
Box Drilling Fee.....	Cost incurred plus 10%

The fees appearing in this schedule are accurate and effective for accounts as of the effective date indicated on the fee schedule. If you have any questions, or require current fee information on your accounts, please call the Credit Union at (402)292-8000.