

# FEE SCHEDULE FOR BUSINESS SERVICES

## Account Fees:

### Small Business Checking

Up to 100 debits, credits, and deposited items per month	FREE
Transactions over monthly maximum	\$0.50 per item

### Business Growth Checking

1st 250 transactions per month	FREE
Transactions over monthly maximum	\$0.30 per item
Maintenance Fee	\$15.00*
*Fee waived on Average Collected Balance of \$5,000 or higher	

### Commercial Checking

Interest Rate	0.05% APY
1st 500 transactions per month	FREE
Transactions over monthly maximum	\$0.30 per item
Maintenance Fee	\$30.00*
*Fee waived on Average Collected Balance of \$10,000 or higher	

### Not-for-Profit Checking

No Minimum Balance	
1st 500 transactions per month	FREE
Transactions over monthly maximum	\$0.30 per item

Overdraft/Insufficient Funds (NSF/UCF) Fee <sup>1</sup> (Transaction Paid or Returned)	\$28.00 per item
Overdraft Pay Transfer Fee <sup>2</sup>	\$5.00 per overdraft item paid
Checkbook Reconciliation Fee (Appointment required)	\$25.00 per hour
Check Printing Fee	varies by type and quantity
Money Market Savings Minimum Balance Fee (Monthly fee if minimum balance drops below \$1,000)	\$10.00 per month
Returned Statement Fee	\$5.00
Returned Deposit Item Fee	\$15.00 per item
Check Cashing Fee (Minimum \$1.00)	\$1.00 per every \$100
Non-Member Check Cashing Fee	\$3.00

## ATM and Card Fees:

ATM, Debit and Credit Cards Replacement Card Fee	First replacement free, \$5.00 thereafter (Damaged or stolen cards not subject to fee)
CommunityAmerica and CO-OP ATMs Fee	FREE
Non-CommunityAmerica and Non-CO-OP ATMs Fee <sup>3</sup>	\$1.25

## Online Banking Fees:

Online Banking Fee	FREE
Online Bill Pay Fee	FREE
Funds Transfer Express Fee	\$9.95 per use
Zelle	FREE
Bill Pay Electronic Express Fee	\$9.95 per use
Bill Pay Paper Express Fee	\$29.95 per use

## Other Fees:

Check Copy Fee	\$3.00
Statement Copy Fee	\$3.00
Account Closed within 6 Months Fee (Applies to Checking, Money Market or Savings Accounts)	\$25.00 or balance
Outgoing Wire Transfer Fee	Domestic – \$25.00 International – \$50.00
Stop Payment Fee	\$28.00 per item/\$28.00 per book
Dormancy Fee <sup>4</sup>	\$5.00 per month
Monthly Low Balance Fee	\$5.00 per month after one year open (Low balance is considered less than \$100.00 in a savings account with no other account relationships.)
Federal Express Fee	\$15.00 weekday delivery \$30.00 Saturday delivery
Third Party Official Check Fee	\$4.00
Returned Check on Loan Payment Fee	\$15.00
Loss Claim for Official Check Fee	\$20.00
Third Party Payment by Employee	\$5.95
Third Party Payment by Automated Phone Fee	\$2.50
Third Party Payment via Internet	\$2.00
Third Party Payment within Online Banking	FREE
Legal Processing Fee	\$50.00 per hour
Research Fee	\$25.00 per hour
Night Deposit Bag Fee	\$5.00
Locked Deposit Bag Fee	\$50.00
Loose Coin Fee	\$1.00 per \$1,000 cash
Foreign Currency Purchase	\$20 per order
Foreign Currency Buyback	\$20 per order

Insured by NCUA. | Eff 07/05/2023 | <sup>1</sup> Overdraft/NSF/UCF fee may extend to checks, preauthorized debits, debit card point of sale (POS) transactions, ATM withdrawals or transfers, telephone transfers, in-branch withdrawals, online bill payments, internet banking transactions and any other transfers from your account including intra Credit Union transfers. Paid and returned Overdraft/Insufficient Funds (NSF/UCF) fees are limited to a total of six (6) per day using the date the transaction is posted to your account when applying this daily limit. You may be charged a separate fee each time a transaction is presented for payment, even if the transaction was previously presented and rejected. <sup>2</sup> May be subject to transfer limitations. <sup>3</sup> This fee may be charged separately for each transaction or balance inquiry, including individual charges for multiple withdrawals, deposits, or balance inquiries at the same ATM. <sup>4</sup> Dormancy fee applies to checking and savings accounts if no transaction activity for twelve (12) months.