



Business Account Schedule of Fees and Charges

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Effective March 1, 2026 Federally Insured by NCUA

Checking & Savings Accounts Fees	
ATM Transaction/Foreign ATM (non-AERO/non CO-OP) transaction fees in excess of (4) four per month	\$2.00 per transaction
Minimum Balance Fee <ul style="list-style-type: none"> Basic Business Checking (waived if Avg. Daily Balance \$1,500.00 or higher) Community Business Checking (waived if Avg. Daily Balance \$500.00 or higher) Business Advantage Checking (waived if Avg. Daily Balance \$5,000.00 or higher) 	\$8.00 per month \$5.00 per month \$15.00 per month
Monthly Transaction Fee <ul style="list-style-type: none"> Basic Business Checking (first 150 transactions free) Community Checking (first 50 transactions free) Business Advantage Checking (first 300 transactions free) 	\$0.10 per item, after 150 \$0.10 per item, after 50 \$0.10 per item, after 300
Visa Debit Card Replacement Rush Order	\$60.00
Card Replacement - after the first replacement	\$10.00
Check Printing – varies depending on check style & quantity	Varies
Check/EFT Stop Payment	\$35.00
Overdraft Fee	\$35.00
Dormant Account – inactive for 6 months (certain exclusions apply)	\$10.00 per month
Non-Sufficient Funds	\$35.00 per presentment
Business ACH Access Fee	\$25.00 per month
Returned ACH	\$35.00
Return Deposit Item (member originated)	\$35.00
Wire Transfers & Western Union Fees	
Incoming	\$15.00
Outgoing Domestic	\$25.00
Outgoing Foreign	\$60.00
Miscellaneous Fees	
Deposit Correct Fee	\$10.00
Cash Deposited Fee (per \$100.00)	\$0.25
Coin Deposited Fee (per \$100.00)	\$0.25
Cash Purchase Fee (per \$100.00)	\$0.25
Coin Purchased Fee (per \$100.00)	\$0.25
Account Research/Reconciliation	\$25.00 per hour
Bad Address Charge	\$10.00 per month
Close Membership (within 90 days of account opening)	\$5.00
Escheatment Fee (or 10% of account balance, whichever is greater)	\$100.00
Foreign Items Collection	Varies
Garnishments/Levies	\$100.00
Money Order	\$10.00
Official Check Payable to 3rd Party	\$10.00
Paper Statement	\$2.00
Pay by Phone Charge	\$15.00
Statement Copy	\$2.00
Subordination Processing	\$150.00
Verification of Deposit	\$10.00
Visa Gift Card	\$5.00