



Business Account Fee Schedule

Effective June 1, 2026

Aero Federal Credit Union (DBA AERO Financial)

Federally Insured by NCUA

800.284.0633 | aerofinancial.com

| 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 |