



BUSINESS ACCOUNTS

SCHEDULE OF FEES AND CHARGES

EFFECTIVE June 1, 2017

BUSINESS SAVINGS ACCOUNTS

Credit Union membership fee	No charge
Minimum opening balance	\$100.00
Accounts closed within 365 days of opening	\$ 25.00

ATM AND VISA CHECK CARDS

Initial ATM/Visa Check Card	No charge
Replacement of lost, damaged or stolen ATM card	\$10.00
Replacement of personal identification number (PIN)	\$10.00
ATM cash withdrawal at a non-credit union ATM	\$ 1.00
Balance inquiry	\$.50
Items paid with Overdraft Privilege	\$ 37.50

BUSINESS CHECKING ACCOUNTS

Below minimum balance account fee	\$10.00
You must maintain a minimum average daily balance of \$300 to avoid fee	
Monthly account maintenance fee (service charge) of \$10 on an average daily balance of \$300 or less	
Returned check or pre-authorized withdrawal (ACH) due to non-sufficient (NSF) or uncollected funds	\$37.50 each
Overdraft or items paid with Overdraft Privilege	\$37.50 each
Check printing, fee depends on the style of checks ordered	
Stop payments on a check or pre-authorized withdrawal (ACH)	\$35.00 each
Copy of a paid check	\$ 5.00 each

BUSINESS MONEY MARKET ACCOUNT

Minimum opening balance	\$2,500
Below minimum balance account fee	\$10.00/mo
You must maintain a minimum average daily balance of \$2,500 to avoid fee	

ONLINE BANKING AND BILL PAYMENT FEES

Online Banking	FREE
Bill Payment (unlimited transactions)	FREE**
E-Statements	FREE
Monthly Fee (unlimited transactions)	\$5.95

**Online Bill Pay is FREE when you have direct deposit and pay at least 2 bills per month
Otherwise, a fee of \$5.95 will be charged monthly

(Fee Schedule continued on next page)



Other Services Offered (and associated fees)

Money Orders		\$3.00 each
Official Checks (issued)		\$5.00 each
Copy-Cashier's Checks		\$2.00 each
Stop payments on *Cashier's Check		\$30.00 each
Stop payments per check or ACH payment		\$30.00 each
Stop payments – Credit Union check		\$30.00 each
Cancel stop payment		\$5.00 per item
Notary Service		\$5.00 each page
Coin Deposit		\$0.10 per roll
Photocopying		\$0.50 per copy
Account research		\$20.00 per hour
Copy of a paid check		\$5.00 each
Copy of a statement		\$5.00 each
Paper statement		\$1.00 per month
Account Activity printout		\$2.00 each
Returned mail of bad address fee		\$10.00 per item
Deposited check (and other items) returned unpaid		\$37.50 each
Check presented against uncollected funds		\$37.50 each
Non-sufficient or uncollected funds on a pre-authorized		
Withdrawal (ACH)		\$37.50 each
Items paid with Overdraft Privilege		\$37.50 each
Wire transfer (incoming)		No charge
Domestic wire transfer (outgoing)		\$25.00 each
International wire transfer (outgoing)		\$35.00 each
Written verification of accounts	non-expedited	\$10.00 each
	Expedited	\$25.00 each
Faxing		\$1.00 per page local calls, \$3.00 per page long distance

