



# SCHEDULE OF BUSINESS ACCOUNT FEES AND CHARGES

## APPLIES TO ALL CREDIT UNION BUSINESS ACCOUNTS:

|  |          |
|--|----------|
| Official Credit Union Check                                | \$ 3.00  |
| Stop Payment on ACH or Official Check                      | \$ 25.00 |
| Return of Deposited Item                                   | \$ 3.00  |
| Return Item from Member's Account Elsewhere                | \$ 25.00 |
| Account Research/Reconciliation – per hour (\$25 minimum)  | \$ 25.00 |
| Statement/Account History – per statement (Free online)    | \$ 2.00  |
| Garnishment/Levy/Subpoena – each presentment               | \$ 25.00 |
| Non-sufficient Funds of Check or Preauthorized Withdrawal* | \$ 27.50 |
| Foreign Check Presentment (per item)                       | \$ 15.00 |
| Money Order  | \$ 1.00  |
| Wire Transfer (Outgoing)                                   | \$ 25.00 |
| International Wire Transfer (Outgoing)                     | \$ 50.00 |
| Wire Transfer (Incoming)                                   | \$ 10.00 |
| Returned Mail Fee (Each occurrence)                        | \$ 5.00  |
| Forwarded Mail Fee (Each occurrence)                       | \$ 5.00  |
| Medallion Signature Guarantee (Members only)               | FREE     |
| Close Account (Within 90 days of opening)                  | \$ 10.00 |
| ATM, Debit or Visa replacement card                        | \$ 5.00  |
| Non-member check cashing                                   | \$ 5.00  |

|   |                   |
|---|-------------------|
| Verification of Deposit for Other Financial Institutions                          | \$ 5.00           |
| ATM Domestic Transaction Fees*  | FREE              |
| ATM International Transaction Fees*   | 1% of transaction |
| ATM Empty Envelope Deposit Fee (Cause for closure)                                | \$ 30.00          |
| Non-sufficient Funds or Courtesy Pay Transfers* (Each submission / re-submission) | \$ 27.50          |
| Stop Payment of Check   | \$ 25.00          |
| Copy of Canceled Check (Free on-line)   | \$ 5.00           |
| Check Printing Charges  | VARIES            |
| Inactive Checking (90 days of no activity begins monthly fee)                     | \$ 5.00           |

### SAFE DEPOSIT BOX FEES

|                         |                   |
|-------------------------|-------------------|
| 3 X 5                   | \$ 15.00 annually |
| 3 X 10                  | \$ 30.00 annually |
| 5 X 5                   | \$ 20.00 annually |
| 5 X 10                  | \$ 45.00 annually |
| 10 X 10                 | \$ 84.00 annually |
| Drilling Fee            | \$ 300.00         |
| Key Replacement per key | \$ 50.00          |

### BUSINESS BASIC CHECKING

|                                     |           |
|-------------------------------------|-----------|
| Minimum Balance to open             | \$ 100.00 |
| Cash in over \$50,000 per month     | 0.10%     |
| Per item over 200 items**           | \$ 0.30   |
| No minimum average monthly balance. |           |

### BUSINESS PREMIER CHECKING

|   |           |
|---|-----------|
| Minimum Balance to open   | \$ 100.00 |
| Share Maintenance (Fee applied if average monthly balance falls below \$25,000) | \$ 15.00  |
| Unlimited Items   |           |

### BUSINESS PREMIER PLUS CHECKING

|   |           |
|---|-----------|
| Minimum Balance to open   | \$ 100.00 |
| Share Maintenance (Fee applied if average monthly balance falls below \$50,000) | \$ 30.00  |
| Unlimited Items   |           |
| This is an interest bearing account   |           |

### MONEY SERVICE BUSINESS FEES

(MSB accounts no longer offered)

|   |           |
|---|-----------|
| Monthly Fee on Main Transaction Account | \$ 300.00 |
|---|-----------|

\*An additional surcharge may be assessed by ATM owners on ATM transactions at Non-Alliance One machines.

\*Indicates fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal or other electronic means.

\*\*Items include checks deposited, checks drawn, debit/credit transactions, including ACH, ATM, Debit Card, and point of sale transactions.