



# Schedule of Fees and Charges - Business

Effective 1/13/2025

Features	Small Business Checking	Business Checking	Business Advantage Checking (BAC)	Non-Profit Business Checking	Business Money Market	Business Primary Shares	Business Savings
<b>Monthly Maintenance Fee</b> (waived if minimum balance kept)	\$5	\$15	\$25 (or contract with merchant services)	\$3	\$10	\$5	\$5
<b>Minimum Balance to Avoid Monthly Maintenance Fee</b>	\$50	\$2,500	\$10,000	\$50	\$10,000	\$250	\$250
<b>Transaction Fees<sup>1</sup></b>	First 100 items free, \$0.25 each item	First 200 items free, \$0.25 each item	First 400 items free, \$0.25 each item	First 200 items free, \$0.25 each item	First 6 items free, \$2.50 each item	N/A	N/A
<b>Other Fees for All Business Accounts</b>							
<b>Statements Generated Monthly</b>	\$5 Fee (\$0 if eStatements)						
<b>Overdraft Transfer (from linked account)</b>	\$3 each						
<b>Outgoing Wires<sup>2</sup></b>	\$25						
<b>ACH Positive Pay<sup>2</sup></b>	\$25						
<b>CHECK Positive Pay<sup>2</sup></b>	\$25						
<b>ACH Return</b>	\$10						

<sup>1</sup>Transactions include: checks paid, checks deposited, ACH debit, ACH credit, POS transactions, and wires

<sup>2</sup>Fee varies based on business relationship.



<b>Statement Copy/Account History Print</b>	\$1.00 per page
<b>Return Statement Fee</b>	\$10.00 (for each undelivered statement)
<b>Research/Reconciliation Fee</b>	\$20.00 per hour (if other than CU error). minimum 1 hour
<b>Draft/Check Copy</b>	\$3.00 each
<b>Return Deposit Item<sup>3</sup></b>	\$25.00 each
<b>Stop Payment</b>	\$25.00 each (maximum charge when drafts are consecutive)
<b>Non-sufficient Funds (Paid or Returned)</b>	\$25.00 each time a check, ACH, recurring debit card transaction, or debit transaction is presented, or payment is otherwise requested.
<b>Incoming Wire Transfer</b>	\$10.00 each
<b>Official Check (Payable to Third Party)</b>	\$3.00 per check
<b>Dormant Account Fee</b>	\$10.00/month (No transaction within the last 12 months from the date of last transaction. Other conditions may apply)
<b>Money Orders</b>	\$2.00 each (max amt for issue per money order \$1,000)
<b>Foreign Cash Advance Fee</b>	\$10.00
<b>Non-Member Check Cashing Fee</b>	\$7.00 per item

<sup>3</sup>Fee is imposed when a deposit item is returned if one or more of the following applies: an item from the same originator has been returned within the last six (6) months; the item is unsigned by the originator; the item is dated more than six (6) months prior to the date of deposit; the numerical and written amounts do not agree; the item contains an obvious alteration; the originator and depositor are the same