

BUSINESS SERVICES

Business and Unincorporated Associations / Organizations Fee Schedule

Fees effective as of: 03/01/2017

Fees Applicable to all Business Accounts	
Stop Payment processed by Member Services	\$25.00 Each
Stop Payment via Online Banking	\$15.00 Each
Unpaid Non-Sufficient Funds (NSF) Fee (Includes NSF & Uncollected Funds (UCF); Fee imposed for checks, ACH or other electronic transactions)	\$25.00 Each
Paid NSF Fee (Fee imposed for overdrafts created by checks or ACH. Not applicable on Business VISA® Debit Card and ATM transactions.)	\$25.00 Each
Returned Deposit Items	\$15.00 Each
Paper Statements and Duplicate Statements	\$5.00 Each
Online Statements (e-statements)	NO FEE
Duplicate Check Copy Fee	\$2.00\Page
Research/Adjustment (1 hour minimum)	\$25.00\Hour
Foreign Collection Item Fee	\$25.00 Each
US Collection Item Fee	\$15.00 Each
CO-OP Shared Branch* (Transactions greater than 4 a month)	\$5.00 Each
Funds Transfer (all incoming international and incoming and outgoing domestic)	\$20.00 Each
Funds Transfer (outgoing international)	\$35.00 Each
Federal Express: <ul style="list-style-type: none"> Overnight Saturday International 	\$10.00 Each, \$25.00 Each, \$30.00 Each
ATM Withdrawals and ATM Denials	\$2.00 Each
Foreign/International Transaction Fee	1% of Transaction

Business Savings Accounts	
Withdrawal Fees (More than 1 Savings withdrawal under \$250.00, excluding ATM or Shared Branch transactions, during any 30-day period)	\$2.00 Each
Deposited Items (Cash, Coin, Check) (First 10 items free)	\$0.15 Each
Items Paid (First 10 items free)	\$0.15 Each
Membership Fee (Collected at time of account opening)	\$1.00 Each
Inactive Membership Fee (No member generated activity for 12 consecutive months and combined Savings balance of less than \$250.00)	\$2.00\Month
Account Closure (if closed within 6 months of opening account)	\$30.00 Each

Business Checking Accounts	
Deposited Items	Items Paid
0-100 Free	0-100 Free
101-250 \$0.15 Each	101-250 \$0.15 Each
Over 250 \$0.35 Each	Over 250 \$0.35 Each
Imaged Check Detail Included in monthly account statement (Fee not applicable on e-statements)	\$2.00\Month
Original or Substitute Check	\$15.00 Each
Cashier's Check Fee	\$2.00 Each

Overdraft Protection	
Overdraft Loan (See Loanliner Addendum for complete Terms & Conditions)	Transfers will be moved in increments of \$10.00
Automatic Transfer Fee (From Business Shares (savings) per posting. Transfers will be moved in increments of \$100.00 from target source)	\$5.00 Each

Online Banking	
Monthly Service Fee	NO FEE
Bill Payment Monthly Service Fee	NO FEE
Mobile Deposit	\$0.35 Each
Account-to-Account Transfer (Member transferring funds to own account at another U.S. financial institution)	NO FEE
Next Day Bill Payment	\$9.95 Each
Overnight Check	\$14.95 Each
Bill Payment Non-Sufficient Funds (NSF) Fee	\$35.00 Each (\$25 by the Credit Union and \$10 by CheckFree via direct debit from checking)

External Transfer Fees (Please note, 1st time transaction will be 3 days and sending account owner name and receiving account owner name must be identical)	
Standard Transfer INTO the Credit Union-3 day	NO FEE
Standard Transfer OUT OF the Credit Union-3 day	NO FEE

Business Debit Card	
Initial Card	NO FEE
Additional Cards within 12 months of issuance (Replacement, defective, worn-out, lost or stolen)	\$5.00 Each
Expedite Fee (Card or PIN)	\$50.00 Each

Business Checking Transactions	
Withdrawals at Credit Union and CO-OP ATMs	NO FEE
First 8 withdrawals per month (Applicable at non Credit Union ATMs)	NO FEE

Federally insured by NCUA

*CO-OP Network is a registered trademark of CO-OP Financial Services.

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