

BUSINESS SERVICES

Business and Unincorporated Associations/Organizations Fee Schedule

Fees effective as of: 03/01/2020

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 <small>(Includes NSF & Uncollected Funds (UCF); Fee imposed per presentment for checks, ACH or other electronic transactions)</small>	\$25.00 Each
Paid NSF Fee <small>(Fee imposed for overdrafts created by checks or ACH. Not applicable on Business Visa® Debit Card and ATM transactions.)</small>	\$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
U.S. Collection Item Fee	\$15.00 Each
CO-OP Shared Branch® (Transactions greater than four a month)	\$5.00 Each
Funds Transfer (Wires) Incoming (Domestic & International) Outgoing Domestic Outgoing International	NO FEE \$20.00 Each \$45.00 Each
Federal Express: 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% Transaction
Escheatment Fee <small>Will be assessed to cover administrative costs associated with escheating your account to the state after the requisite dormant period designated by your state.</small>	\$25.00 Each

Business Savings Accounts	
Withdrawal Fees <small>(More than one Savings withdrawal under \$250.00, excluding ATM or Shared Branch transactions, during any 30-day period)</small>	\$2.00 Each
Deposited Items (Cash, Coin, Check) <small>(First 10 items free)</small>	\$0.15 Each
Items Paid <small>(First 10 items free)</small>	\$0.15 Each
Membership Fee <small>(Collected at time of account opening)</small>	\$1.00 Each
Inactive Membership Fee <small>(No member generated activity or communication with us for 12 consecutive months and combined Savings balance of less than \$250.00)</small>	\$5.00\Month
Account Closure <small>(if closed within six months of opening account)</small>	\$30.00 Each

Overdraft Protection	
Overdraft Loan <small>(See Loanliner Addendum for complete Terms & Conditions)</small>	Transfers will be moved in increments of \$10.00
Automatic Transfer Fee <small>(From Business Shares [savings] per posting. Transfers will be moved in increments of \$100.00 from target source)</small>	\$5.00 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 estatemts)	\$2.00\Month	
Original or Substitute Check	\$15.00 Each		
Cashier's Check Fee	\$2.00 Each		

Online Banking	
Monthly Service Fee	NO FEE
Bill Payment Monthly Service Fee	NO FEE
Mobile Deposit	\$0.35 Each
Account-to-Account Transfer <small>(Member transferring funds to own account at another U.S. financial institution)</small>	NO FEE
Next Day Bill Payment	\$9.95 Each
Overnight Check	\$14.95 Each
Bill Payment Non-Sufficient Funds (NSF) Fee	\$35.00 Each <small>(\$25.00 by the Credit Union and \$10.00 by CheckFree via direct debit from checking)</small>

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

Business Debit Card	
Initial Card	NO FEE
Additional Cards <small>within 12 months of issuance (replacement, defective, worn-out, lost or stolen)</small>	\$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 eight withdrawals per month <small>(Applicable at non Credit Union ATMs)</small>	NO FEE

Federally insured by NCUA

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