

## BUSINESS SERVICES

### Business and Unincorporated Associations/Organizations Fee Schedule

Fees effective as of: 03/01/2020

P.O. Box 619001, MD 2100  
DFW Airport, TX 75261-9001  
(800) 533-0035  
AACreditUnion.org

#### 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 &amp; 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 &amp; 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 <small>Included in monthly account statement (Fee not applicable on estatemts)</small>	\$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

(Please note, 1st time transaction will be three days and sending account owner name and receiving account owner name must be identical)

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

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

Visa is a registered trademark of Visa International Service Association  
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