

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
U.S. Collection Item Fee	\$15.00 Each
CO-OP Shared Branch® (Transactions greater than four 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:	
Overnight	\$10.00 Each
Saturday	\$25.00 Each
International	\$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 one 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 six 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 ((\$25.00 by the Credit Union and \$10.00 by CheckFree via direct debit from checking)

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 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 eight withdrawals per month (Applicable at non Credit Union ATMs)	NO FEE

Federally insured by NCUA

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