



SCHEDULE OF BUSINESS ACCOUNT FEES AND CHARGES

APPLIES TO ALL CREDIT UNION BUSINESS ACCOUNTS:

Official Credit Union Check	\$ 3.00
Stop Payment on ACH or Official Check	\$ 25.00
Return of Deposited Item	\$ 3.00
Return Item from Member's Account Elsewhere	\$ 25.00
Account Research/Reconciliation – per hour (\$25 minimum)	\$ 25.00
Statement/Account History – per statement (Free online)	\$ 2.00
Garnishment/Levy/Subpoena – each presentment	\$ 25.00
Non-sufficient Funds of Check or Preauthorized Withdrawal*	\$ 27.50
Foreign Check Presentment (per item)	\$ 15.00
Money Order	\$ 1.00
Wire Transfer (Outgoing)	\$ 25.00
International Wire Transfer (Outgoing)	\$ 50.00
Wire Transfer (Incoming)	\$ 10.00
Returned Mail Fee (Each occurrence)	\$ 5.00
Forwarded Mail Fee (Each occurrence)	\$ 5.00
Medallion Signature Guarantee (Members only)	FREE
Close Account (Within 90 days of opening)	\$ 10.00
ATM, Debit or Visa replacement card	\$ 5.00
Non-member check cashing	\$ 5.00

Verification of Deposit for Other Financial Institutions	\$ 5.00
ATM Domestic Transaction Fees*	FREE
ATM International Transaction Fees*	1% of transaction
ATM Empty Envelope Deposit Fee (Cause for closure)	\$ 30.00
Non-sufficient Funds or Courtesy Pay Transfers* (Each submission / re-submission)	\$ 27.50
Stop Payment of Check	\$ 25.00
Copy of Canceled Check (Free on-line)	\$ 5.00
Check Printing Charges	VARIES
Inactive Checking (90 days of no activity begins monthly fee)	\$ 5.00

SAFE DEPOSIT BOX FEES

3 X 5	\$ 15.00 annually
3 X 10	\$ 30.00 annually
5 X 5	\$ 20.00 annually
5 X 10	\$ 45.00 annually
10 X 10	\$ 84.00 annually
Drilling Fee	\$ 300.00
Key Replacement per key	\$ 50.00

BUSINESS BASIC CHECKING

Minimum Balance to open	\$ 100.00
Cash in over \$50,000 per month	0.10%
Per item over 200 items**	\$ 0.30
No minimum average monthly balance.	

BUSINESS PREMIER CHECKING

Minimum Balance to open	\$ 100.00
Share Maintenance (Fee applied if average monthly balance falls below \$25,000)	\$ 15.00
Unlimited Items	

BUSINESS PREMIER PLUS CHECKING

Minimum Balance to open	\$ 100.00
Share Maintenance (Fee applied if average monthly balance falls below \$50,000)	\$ 30.00
Unlimited Items	
This is an interest bearing account	

MONEY SERVICE BUSINESS FEES

(MSB accounts no longer offered)

Monthly Fee on Main Transaction Account	\$ 300.00
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*An additional surcharge may be assessed by ATM owners on ATM transactions at Non-Alliance One machines.

*Indicates fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal or other electronic means.

**Items include checks deposited, checks drawn, debit/credit transactions, including ACH, ATM, Debit Card, and point of sale transactions.