

# FEE SCHEDULE FOR BUSINESS SERVICES

## Account Fees:

### Business Free Checking

Up to 30 debits and 50 deposited items per month	FREE
Transactions over monthly maximum	\$0.30 per item
Up to \$5,000 in currency deposits per month	FREE
Currency deposits exceeding \$5,000 per month	\$0.10 per \$100 deposit

### Business Interest Checking

Up to 50 debits and 75 deposited items per month	FREE
Transactions over monthly maximum	\$0.30 per item
Up to \$7,000 in currency deposits per month	Included
Currency deposits exceeding \$7,000 per month	\$0.10 per \$100 deposit
Fee waived on average daily balance of \$2,500 or more	\$5.00 per month

### Business Premier Checking

Up to 150 debits and 200 deposited items per month	Included
Transactions over monthly maximum	\$0.10 per item
Up to \$7,000 in currency deposits per month	Included
Currency deposits exceeding \$7,000 per month	\$0.10 per \$100 deposit
Maintenance Fee	\$10.00 per month

Insufficient Funds Item Fee <sup>1</sup> (Transaction Paid or Returned)	\$28.00 per item
Overdraft Pay Transfer Fee <sup>2</sup>	\$5.00 per overdraft item paid
Checkbook Reconciliation Fee (Appointment required)	\$25.00 per hour
Check Printing Fee	varies by type and quantity
Money Market Savings Minimum Balance Fee (Monthly fee if minimum balance drops below \$1,000)	\$10.00 per month
Returned Statement Fee	\$5.00
Returned Deposit Item Fee	\$15.00 per item
Check Cashing Fee (Minimum \$1.00)	\$1.00 per every \$100
Non-Member Check Cashing Fee	\$3.00

## ATM and Card Fees:

ATM, Debit and Credit Cards	
Replacement Card Fee	First replacement free, \$5.00 thereafter (Damaged or stolen cards not subject to fee)
CommunityAmerica and CO-OP ATMs Fee	FREE
Non-CommunityAmerica and Non-CO-OP ATMs Fee	\$1.25

## Other Fees:

Check Copy Fee	\$3.00
Statement Copy Fee	\$3.00
Account Closed within 6 Months Fee (Applies to Checking, Money Market or Savings Accounts)	\$25.00 or balance
Outgoing Wire Transfer Fee	Domestic – \$25.00 International – \$50.00
Stop Payment Fee	\$28.00 per item/\$28.00 per book
Dormancy Fee <sup>3</sup>	\$5.00 per month
Monthly Low Balance Fee (Low balance is considered less than \$100.00 in a savings account with no other account relationships.)	\$5.00 per month after one year open
Federal Express Fee	\$15.00 weekday delivery \$30.00 Saturday delivery
Third Party Official Check Fee	\$4.00
Returned Check on Loan Payment Fee	\$15.00
Stop Payment for Loan and Withdrawal Check Fee (Prior to 7 days outstanding)	\$20.00
Third Party Payment by Employee	\$5.95
Third Party Payment by Automated Phone Fee	\$2.50
Third Party Payment via Internet	\$2.00
Third Party Payment within Online Banking	FREE
Legal Processing Fee	\$50.00 per hour
Research Fee	\$25.00 per hour
Night Deposit Bag Fee	\$5.00
Locked Deposit Bag Fee	\$50.00
Loose Coin Fee	\$1.00 per \$1,000 cash

## Online Banking Fees:

Online Banking Fee	FREE
Online Bill Pay Fee	FREE
Funds Transfer Express Fee	\$9.95 per use
Popmoney Express Fee	\$0.95 per use
Popmoney Request Money Fee	\$0.50 per use
Bill Pay Electronic Express Fee	\$9.95 per use
Bill Pay Paper Express Fee	\$29.95 per use

Insured by NCUA. | UFC 12/10/2018 | <sup>1</sup> Insufficient Funds Item fee may extend to checks, preauthorized debits, debit card point of sale (POS) transactions, ATM withdrawals and transfers, telephone transfers, in-branch withdrawals, online bill payments and internet banking transactions. Paid and Unpaid Insufficient Fund Item fees are limited to a total of six (6) per day. <sup>2</sup> May be subject to transfer limitations. <sup>3</sup> Dormancy fee applies to checking and savings accounts if no transaction activity for twelve (12) months.

