



**Schedule of Business Account Fees, Effective 11/15/2023 -**

The following fees may be assessed to your account and the transaction limitations, if any, apply to your account.

<b>Checking Account Fees</b>	<b>Copper</b>	<b>Quartz</b>	<b>Turquoise</b>
Business Checking Fee (Monthly Service Fee)	\$5.00	\$8.00	\$15.00
Minimum Average Daily Balance in order to avoid a monthly service fee.	\$500.00	\$2,500.00	\$10,000.00
Free processing of On Us paper checks/items for payment and deposited (debits and credits to include ACH, debit card, and paper checks) up to:	50	100	250

<b>General Business Account Fees</b>	
On Us Business Checks Deposited/Cleared Per Item Fee (after exceeding allowable free transactions based on account type)	\$0.20
Account Balancing/Research (per hour)	\$20.00
Account Closure Fee (within 3 months of opening)	\$5.00
Check Clearing Fee for more than 3 checks per month – Money Market Account	\$10.00
Dormant Account-Dormant accounts will be assessed a \$10 inactivity fee on a monthly basis. An account is considered dormant after one year of inactivity. Accounts will not be assessed the inactivity fee if members have active suffixes or loans.	\$10.00
Escheatment Fee (on dormant accounts after five years)	\$50.00
Foreign Collection/Chargeback Item Return Fee	\$25.00
Levies/Garnishments	\$50.00
Non-Sufficient Funds (NSF) Item – an item may be presented more than once and result in multiple fees.	\$30.00
Non-Sufficient Funds (NSF) Recurring Debit Item – an item may be presented more than once and result in multiple fees.	\$25.00
Out-Of-Network ATM Fee (per withdrawal)	\$1.50
Returned Item Fee	\$25.00
Returned Mail	\$5.00
Stop Payment (per ACH, check item, bill pay, and external transfers)	\$35.00

<b>Business Product and Service Fees</b>	
Check Cashing Fee	\$5.00
Copy of Statement (FREE through online banking)	\$3.00
Copy of Draft (FREE through online banking)	\$3.00
ACH Processing-Monthly Fee	\$25.00
Desktop Remote Deposit Capture (RDC) Monthly Fee-(must purchase scanner)	\$25.00
Mobile Deposit Capture	<b>FREE</b>
Cashier's Check	\$2.50
Domestic Wire Transfer (outgoing)	\$15.00
International Wire Transfer (outgoing)-plus exchange fees	\$50.00
Notary Public Fee-(per notarized document)-FREE for members	\$5.00
Temporary Checks (per page)	\$2.00
Replace lost ATM or Debit Card	\$10.00
Debit Card International Processing Transaction Fee	1% of transaction

<b>Safe Deposit Box Annual Rental Fee</b>	
Key Deposit Fee (refundable) -Key replacement or drilling of box charged at actual cost	\$12.00
- 3x5 box	\$20.00
- 5x5 box	\$30.00
- 3x10 box	\$40.00
- 5x10 box	\$50.00
- 10x10 box	\$100.00

Federally Insured by NCUA