



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.

| Checking Account Fees | Copper | Quartz | Turquoise |
|--|---------------|---------------|------------------|
| 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 |

| General Business Account Fees | |
|---|---------|
| 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 |

| Business Product and Service Fees | |
|--|-------------------|
| 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 | FREE |
| 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 | 2% of transaction |

| Safe Deposit Box Annual Rental Fee | |
|--|----------|
| 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