

Rate & Fee Schedule Business



Effective December 1, 2020

Business Accounts

Account	Min. Balance <i>To Open and Earn APY</i>	Dividend Rate	APY	Monthly Fee
Business Savings	\$0	0.05%	0.05%	0
Small Business Checking	\$0	0.02%	0.02%	0
Premium Business Checking	\$1,500	0.05%	0.05%	\$15*

*Monthly fee applies if daily balance drops below \$1,500.

Schedule of Fees

Service Fees				
Combined Check/ACH Transactions	\$.25/item*	Business Bill Pay	\$5.95 ^{††}	
Cash Deposited or Purchased	.10% of total**	Locking Zipper Bag	\$25	
Coin Machine Redemption	10% of total	Check Express Enrollment Fee	\$50	
Non-Sufficient Funds (NSF) Courtesy Pay Fee	\$30/item	Check Express Monthly Fee	\$25	
Non-Sufficient Funds (NSF) Returned Item Fee	\$30/item***	Debit Card Preauthorized Stop Payment	\$5/item	
Research/Checkbook Balancing Fee	\$15/hr	Debit Charge Copy	\$13/item	
Return Deposited Item	\$15/item***	Alternate Mailing Address for ATM/Debit/Visa Card	\$10/item	
Stop Payments	\$25/item	Replacement ATM Card	\$3.50/card	
Canadian Check Processing	\$20.50 <i>Additional \$5.50 each.</i>	Replacement Debit/Visa Card	\$5/card	
Check Copy	2 Free <i>Additional \$1.00 each.</i>	Rushed ATM/Debit/Visa Card	\$45/card	
Returned Mail (Bad Address) Processing Fee	\$5/month	Safe Deposit Box Annual Rental	3X5	\$20/year
Statement Copy Fee	3 Free <i>Additional \$2.00 each.</i>		5X5	\$30/year
Subpoena	\$15		3X10	\$40/year
Tax/Levy Garnishment	\$20		5X10	\$55/year
Third Party Cashier's Check	\$2/item		10X10	\$90/year
Wire Transfer Fee (outgoing) Domestic	\$25/transfer	Drilling of Boxes	Cost varies between \$150-250	
Wire Transfer Fee (outgoing) International	\$75/transfer	Replace Lost Key	Cost varies between \$5-30	
Skip Loan Payment	\$25/payment [†]	Pay by Card	\$4.95/payment	

*150 free per month with Small Business Checking, 500 free per month with Premium Business Checking.

**Fee charged when over \$5,000 cash for Small Business Checking; over \$10,000 for Premium.

***Per item fee applies each time a returned check is presented for payment.

[†]One available per year, provided you meet qualifications. See credit union for full details.

^{††}Business Bill Pay service is free, provided you pay at least one bill per month.