

# Rate & Fee Schedule Business



Effective January 1, 2022

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your accounts at Red Canoe Credit Union at this time. The Credit Union may offer other rates and fees to amend the rates and fees contained in this schedule from time to time. All rates subject to change without notice. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement. Except as specifically described, the following disclosures apply to all accounts. Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union. \*APY = Annual Percentage Yield

## Business Accounts

Account	Min. Balance <i>To Open and Earn APY</i>	Dividend Rate	APY	Monthly Fee
Business Savings	\$5	0.05%	0.05%	0
Small Business Checking <small>150 free combined check and ACH transactions monthly* Free to deposit or purchase up to \$5,000 in cash*</small>	\$0	0.02%	0.02%	0
Premium Business Checking <small>500 free combined check and ACH transactions monthly* Free to deposit or purchase up to \$10,000 in cash*</small>	\$1,500	0.05%	0.05%	\$15**

\*See Schedule of Fees below for transactional charges when account limitations are exceeded.

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

## Schedule of Fees

Checking/Savings/Money Market Fees		Business Account Fees	
Bill Pay Online <sup>1</sup>	\$5.95/month	Cash Deposited or Purchased	.10% of total
Non-Sufficient Funds (NSF) Courtesy Pay <sup>2</sup>	\$30/item	Check Express Enrollment	\$50
Non-Sufficient Funds (NSF) Returned Item <sup>2</sup>	\$30/item	Check Express Monthly	\$25
Research/Checkbook Balancing	\$25/hr	Coinstar Coin Redemption <sup>3</sup>	15% of total redeemed
Return Deposited Item <sup>2</sup>	\$15/item	Combined Check/ACH Transactions	.25 per item
Stop Payments	\$25/check		

Other Service Fees		Card Fees	
Canadian Check Processing	\$20.50/first item <small>Additional \$5.50 each.</small>	Alternate Card Mailing Address (Debit/Visa/ATM)	\$10/address
Check Image Copy	2 Free <small>Additional \$2.00 each.</small>	Debit Charge Copy	\$15/copy
Coinstar Coin Redemption <sup>3</sup>	<small>See Business Account Fees</small>	Replacement Card (Debit/VISA/ATM)	\$5/card
Inactive Account Status <sup>4</sup>	\$10/month	Rushed Card (Debit/VISA/ATM)	\$45/card
Pay by Card	\$15/payment	<b>FEE INFORMATION:</b>	
Returned Mail Processing (Bad Address)	\$5/month	1. <b>Bill Pay Online.</b> Online Bill Pay service is free with if you pay at least one bill per month.	
Statement Copy	3 Free <small>Additional \$3.00 each.</small>	2. <b>Per Item Fees.</b> Per item fee applies each time a returned check is presented for payment.	
Subpoena	\$25 <small>Additional .25/page</small>	3. <b>Coin Redemption.</b> No coin redemption fee for non-profits or members under age 18.	
Tax/Levy Garnishment	\$50	4. <b>Inactive Account Fee.</b> An Inactive Fee is charged when you have not initiated any transactions or correspondence with the Credit Union in 12 months. Transactions are defined as: deposits to, withdrawals from, certificate renewal of, or transfers involving your account. Correspondence is defined as: Online Banking logins, letters, phone calls or address changes received by the Credit Union. Fee is charged monthly on the 16th of each month while account is in an inactive status.	
Third Party Cashier's Check	\$2/item		
Wire Transfer Domestic (outgoing)	\$25/transfer		
Wire Transfer International (outgoing)	\$75/transfer		