

SMALL BUSINESS ACCOUNTS

	CHECKING	SHARE SAVINGS (\$5,000 Minimum) Interest Paid Monthly	MONEY MARKET	NON PROFIT & CLUB ACCOUNTS
NEW ACCOUNT SETUP CHARGE	None	None	None	None
MINIMUM BALANCE	None	\$5	\$2,500 – \$10 fee per month if account goes below	None
MINIMUM OPENING DEPOSIT	\$50	\$5	\$2500	\$50
MONTHLY MAINTENANCE FEE	\$10	None	None	None
INTEREST EARNED	None	*Tiered Interest Rate, compounds and credited monthly	*Tiered Interest Rate, compounds and credited monthly	None
PAPER STATEMENT FEE	\$5	\$5	\$5	\$5
CHECKS DEPOSITED	First 100 free, \$0.15 per item after	N/A	N/A	First 100 free, \$0.15 per item after
CHECKS WRITTEN	First 100 free, \$0.15 per item after	N/A	N/A	First 100 free, \$0.15 per item after
ACH CREDIT TRANSACTION	First 100 free, \$0.15 per item after	N/A	N/A	First 100 free, \$0.15 per item after
ACH DEBIT TRANSACTION	First 100 free, \$0.15 per item after	N/A	N/A	First 100 free, \$0.15 per item after
CASH/COIN DEPOSITED	\$2 per \$1,000 after the first \$5,000 combined per month	\$2 per \$1,000 after the first \$5,000 per month	\$2 per \$1,000 after the first \$5,000 per month	\$2 per \$1,000 after the first \$5,000 combined per month
CASH/COIN WITHDRAWN	\$2 per \$1,000 after the first \$5,000 combined per month	\$2 per \$1,000 after the first \$5,000 per month	\$2 per \$1,000 after the first \$5,000 per month	\$2 per \$1,000 after the first \$5,000 combined per month
ONLINE BUSINESS BANKING	Included	Included	Included	Included
BILL PAY ACCESS	Included	Checking Only	Checking Only	Included
BUSINESS DEBIT CARD	Included	N/A – Checking Required	Checking & Savings Only	Included

* Withdrawal Restrictions –
up to 6 per month –
3 by check, 3 by transfer
(\$10 fee per transaction after 6)

OTHER FEES & CHARGES PERTAINING TO BUSINESS ACCOUNTS

REPLACE LOST DEBIT CARD	\$5.00
CHECK PRINTING FEE	Depends on style of check ordered
CHECK CASHING FEE	1% of check with \$3.00 minimum, unless member does regular business with credit union
3RD PARTY TELLER CHECK	\$3.00
DEPOSITED CHECKS AND OTHER ITEMS RETURNED UNPAID	\$10.00
LEGAL PROCESS FEE	\$20.00
OVERDRAFT AND NONSUFFICIENT FUNDS ITEMS – Includes Each Check, Debit, ATM and/or Electronic Transaction	\$22.00
ACCOUNT PRINTOUTS	\$1.00
ACCOUNT RESEARCH	\$20.00 per hour, minimum one-half hour
ACCOUNT BALANCING ASSISTANCE	\$20.00 per hour, minimum one-half hour
STOP PAYMENT – All Items	\$22.00

WIRE TRANSFERS INCOMING	\$5.00
OUTGOING WIRES (Domestic)	\$20.00
OUTGOING WIRES (Outside U.S.)	\$50.00
COLLECTION DRAFTS	\$5.00
COPY OF CHECKS (First 3 Free)	\$2.50 per item after 3
NON-CLEARING CHECKS NOT APPROVED BY CREDIT UNION	\$5.00
MANUAL PROCESSING FEE ON CHECKS	\$5.00
RETURN STATEMENT FEE (Bad Address)	\$5.00
SAFE DEPOSIT BOX DRILL REPLACE	\$175.00
SAFE DEPOSIT LOST KEY FEE	\$25.00
ADMINISTRATIVE FEE	\$50.00
GARNISHMENT FEE	\$50.00