



Federal Credit Union

## Business Account Fee Schedule – Effective January 1, 2023

This Fee Schedule applies to Association, Corporation, Limited Liability Company, Organization, Partnership & Sole Proprietorship Accounts

<b>Business Savings</b>	
Monthly Maintenance Fee	No Charge
Closed within 90 Days of Opening	\$25.00
Check Deposit ( <i>per item</i> )	\$0.10
<b>Member Courtesies: 15 free per month</b>	
<b>Standard Savings (Associations &amp; Organizations)</b>	
Monthly Maintenance Fee	No Charge
Closed within 90 Days of Opening	\$25.00
<b>Balance Checking</b>	
Monthly Maintenance Fee	\$15.00
<b>Business Checking</b>	
Monthly Maintenance Fee	No Charge
Deposit ( <i>per item</i> )	\$0.50
<b>Member Courtesies: 250 free per month</b>	
Withdrawal ( <i>per item</i> )	\$0.50
<b>Member Courtesies: 250 free per month</b>	
<b>Premium Business Checking</b>	
Monthly Maintenance Fee***	\$15.00
<b>Rising Tide Business Checking</b>	
Monthly Maintenance Fee	\$5.00
Deposit ( <i>per item</i> )	\$0.11
<b>Member Courtesies: 50 free per month</b>	
Withdrawal ( <i>per item</i> )	\$0.11
<b>Member Courtesies: 50 free per month</b>	
<b>Standard Checking (Associations &amp; Organizations)</b>	
Monthly Maintenance Fee	No Charge
<b>Safe Deposit Boxes</b>	
2x5x20 Safe Deposit Box Annually	\$30.00
3x5x20 Safe Deposit Box Annually	\$35.00
5x5x20 Safe Deposit Box Annually	\$40.00
3x10x20 Safe Deposit Box Annually	\$55.00
5x10x20 Safe Deposit Box Annually	\$75.00
10x10x20 Safe Deposit Box Annually	\$125.00
Key Replacement ( <i>includes rekeying of lock</i> )	\$100.00
Box Drilling ( <i>includes replacement of lock</i> )	\$200.00
<b>Research</b>	
Account Reconciliation Hourly	\$20.00
Account Research Hourly	\$20.00
Check Copy	\$5.00
Printed Statement Copy	\$3.00
Emailed Statement Copy ( <i>not to exceed \$15.00 per request</i> )	\$3.00
Transaction History Printout	\$2.00
<b>Sweeps</b>	
Sweep Out	No Fee
Sweep Shortfall	No Fee

<b>Account Services</b>	
Stop Payment Request	\$30.00
Non-sufficient Funds (NSF) or Overdraft Protection Item ( <i>per occurrence, to include repeat presentments</i> )	\$30.00
Automatic Share Overdraw Transfer	\$5.00
Returned Check	\$30.00
Debit Card: Instant Issue Card	\$10.00
Debit Card: Replacement Card	\$10.00
Debit Card: Rush on Card and PIN	\$75.00
Debit Card: Rush on Card Replacement	\$50.00
Merchant Capture Monthly Service ( <i>optional</i> )	\$30.00
<b>Negotiable Items</b>	
Corporate Share Draft*	\$5.00
Counter Check Sheet ( <i>one sheet of four checks</i> )	\$2.00
Money Order*	\$3.00
Visa Reloadable Card: Card Reload**	\$3.00
Visa Gift Card**	\$5.00
<b>Miscellaneous</b>	
Online Banking and Video Banking	No Charge
Bill Pay	No Charge
Transaction Alerts ( <i>message/data rates may apply</i> )	No Charge
Returned Statement	\$5.00
Photocopy*	\$0.50
Abandoned Property Processing	\$30.00
Legal Processing of writs, liens, levies and summonses ( <i>per item</i> )	\$50.00
Inactive Account Monthly ( <i>365 days of no activity</i> )	\$5.00
One-time Loan Payment by Phone from another Bank/Credit Union	\$5.00
One-time Self-service Loan Payment from another Bank/Credit Union ( <i>see website</i> )	\$3.00
Recurring Self-service Loan Payment from another Bank/Credit Union ( <i>see website</i> )	\$1.00
Box of Checks	Price List
Non-Member Check Cashing Fee ( <i>per visit</i> )	\$5.00
<b>Wire Transfers</b>	
Domestic: Initial Outgoing Wire	\$25.00
Domestic: Recurring Outgoing Wire	\$6.00
Foreign: Outgoing Wire	\$50.00
Incoming Wire	\$10.00
<b>Default Electronic Funds Transfer Limits for Debit Cards</b>	
ATM Withdrawals: \$500.00 per day   5 transactions per hr.	
POS Withdrawals: \$2,500.00 per day   8 transactions per hr.	
P2P Withdrawals: \$1,000.00 per day   5 transactions per day	
P2P Deposits: \$2,500.00 per day   3 transactions per day	

\*These fees also apply to Shared Branching transactions

\*\*Refer to Visa Gift Card Fee Schedule (provided at time of purchase)

\*\*\*Waived if \$25,000.00 or greater combined deposit and loan balance is maintained.

We may change the account and services described in this fee schedule at any time. We may add new terms and conditions. We may delete or amend existing terms and conditions. We may also add new services and convert or discontinue account types and services at any time.