



Federal Credit Union

Business Account Fee Schedule – Effective February 10, 2025

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

Business Savings	
Monthly Maintenance Fee	No Charge
Closed within 90 Days of Opening	\$25.00
Check Deposit (<i>per item</i>)	\$0.10
Member Courtesy: 15 free per month	
Standard Savings (<i>Associations & Organizations</i>)	
Monthly Maintenance Fee	No Charge
Closed within 90 Days of Opening	\$25.00
Balance Checking	
Monthly Maintenance Fee	\$15.00
Business Checking	
Monthly Maintenance Fee	No Charge
Deposit (<i>per item</i>)	\$0.50
Member Courtesy: 250 free per month	
Withdrawal (<i>per item</i>)	\$0.50
Member Courtesy: 250 free per month	
Premium Business Checking	
Monthly Maintenance Fee***	\$15.00
Rising Tide Business Checking	
Monthly Maintenance Fee	\$5.00
Deposit (<i>per item</i>)	\$0.11
Member Courtesy: 50 free per month	
Withdrawal (<i>per item</i>)	\$0.11
Member Courtesy: 50 free per month	
Standard Checking (<i>Associations & Organizations</i>)	
Monthly Maintenance Fee	No Charge
Safe Deposit Boxes	
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
Research	
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
Sweeps	
Sweep Out	No Fee
Sweep Shortfall	No Fee

Account Services	
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
Negotiable Items	
Corporate Share Draft*	\$5.00
Counter Check Sheet (<i>one sheet of four checks</i>)	\$2.00
Money Order*	\$3.00
Miscellaneous	
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	\$50.00
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
Foreign Currency Fee (<i>purchase only</i>)	\$15.00
Foreign Check Processing Fee (<i>per check greater than \$30</i>)	\$10.00
Wire Transfers	
Domestic: Initial Outgoing Wire	\$25.00
Domestic: Recurring Outgoing Wire	\$6.00
Foreign: Outgoing Wire	\$50.00
Incoming Wire	\$10.00
Default Electronic Funds Transfer Limits for Debit Cards	
ATM Withdrawals: \$500.00 per day 5 transactions per hr.	
POS Withdrawals: \$2,000.00 per day 10 transactions per hr.	
P2P Withdrawals: \$5,000.00 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

**If an item is returned for non-sufficient funds (NSF), Atlantic will redeposit the item a 2nd time. If the item is again returned, then the associated fee will be debited from the member share along with funds previously credited for the item. If the item is returned for any other reason besides being NSF, then the fee will be applied upon the initial return.

***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.