## BUSINESS SCHEDULE OF CURRENT CHARGES

| ACCOUNT FEES | FEE |
| :---: | :---: |
| Checking Packages |  |
| Business Dividend with balance below $\$ 50,000$ | \$50.00 per month |
| Business Premium with balance below \$5,000 | \$25.00 per month |
| DBA Accounts ${ }^{\dagger}$ (opened prior to $12 / 31 / 03$ ) with balance below $\$ 5,000$ | \$6.50 per month |
| Electronic Checking ${ }^{\dagger}$ - more than 6 branch visits | \$10.00 per month |
| Partner Checking ${ }^{\dagger}$ (opened prior to $2 / 1 / 12$ ) with combined balances below $\$ 50,000$ | \$20.00 per month |
| Small Business Checking ${ }^{\dagger}$ (opened prior to $2 / 1 / 12$ ) with balance below $\$ 500$ | \$10.00 per month |
| Excess Cash Transaction Charge | \$1.00 per \$1,000 |
| Excess Non-cash Transaction Charge | \$0.10 per item |
| Negative Balance Fee (after 6 days) | \$6.00 |
| NSF (courtesy pay items - check, ACH or debit card) | \$35.00 |
| NSF (returned items - check, ACH or debit card) | \$35.00 |
| Overdraft Transfer | \$8.00 |
| Returned Item | \$12.50 |
| Returned Self to Self Item | \$35.00 |
| Stop Payment (Check or ACH) | \$35.00 |
| Stop Payment Removal | \$10.00 |
| MEMBERSHIP | FEE |
| Abandoned Property | \$60.00 |
| Bad Address | \$10.00 per month |
| Below Minimum Relationship | \$7.00 per month |
| Closed Account Within 180 Days | \$25 (or balance if < \$25) |
| Inactive/Dormant Member Account | \$15.00 per month |


| OTHER SERVICES | FEE |
| :---: | :---: |
| Bill Pay |  |
| Interest charge related to the collection of unpaid amounts | $\begin{aligned} & 1.50 \% \text { monthly } \\ & \text { interest** } \end{aligned}$ |
| Overnight Payment | \$20.00 |
| Cash and Coin Orders | \$3.00 per order |
| Check Copies | \$2.00 |
| External Card Loan Payment | \$12.00 |
| Foreign Collection Item | \$50.00+ actual cost |
| Garnishment/Levy Fee | \$50 per incident |
| Mailed Statement | \$6.00 |
| Money Order | \$4.00 |
| Official Check | \$6.00 |
| Online External Transfer | \$2.00 ${ }^{+}$ |
| Overnight Delivery | \$15.00 |
| Research | \$1.00 pg/\$20.00hr |
| Safe Deposit Box Rental | \$50.00-\$135.00 |
| Shared Branch Transactions | \$3.00 per day |
| Statement Copy Fee | \$6.00 per month |
| Temporary Check Fee | \$5.00 per order |
| Wire Transfer |  |
| Incoming | \$10.00 |
| International Outgoing | \$50.00 |
| Outgoing | \$25.00 |
| Returned ACH/Wire | \$35.00 |
| ATM/DEBIT | FEE |
| ATM Withdrawal (all other networks) | \$3.00 |
| Card Replacement | \$5.95 |
| Foreign Currency Conversion | 1.00\% of US dollar transaction amount |
| Foreign Non-Currency Conversion | 0.80\% of US dollar transaction amount |
| Inquiries (all other networks) | \$1.00*t |
| Point of Sale Denial | \$2.00 |
| Rush Card | \$25.00 |

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[^0]:    *Balance inquiries at GTE, CO-OP, or Presto Network ATMs are free
    
     Bill Pay Service within fifteen (15) days of the initial notification, a late charge equal to $1.50 \%$ monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed. ${ }^{\dagger}$ Product no longer offered

    - All charges are per occurrence, per page, or per item, unless otherwise noted. All per hour charges are at a minimum of one hour. Fees are subject to change. Federally insured by NCUA.

