



BUSINESS FEE SCHEDULE 2018

Effective as of July 1, 2018

GENERAL SERVICES

Abandoned Property (5 years dormant)	\$25
Account Research & Statement Reconciliation (per hour).....	\$30 with a \$10 MIN
Canadian Check Processing (per item)	\$25
Cashier's Check	\$5.00
Money Order (\$2,500 Maximum)	\$3.00
Closed Account – 6 months or less	\$25.00
Copy of Credit Union Statement	\$5.00
Fax: Incoming – 1 st Page	\$1.00
Each Additional Page	\$0.50
Outgoing – 1 st Page	\$2.00
Each Additional Page	\$1.00
Foreign Currency Order	\$25
Garnishment Fee	\$25.00
Inactive Checking/Savings Accounts (per month) Inactivity of 15 months or more	\$5.00
Levy Fee	\$50.00
Notary Services to members	FREE
NSF/Overdraft Fees:	
NSF/Returned Item	\$27.00
Overdraft/Check Defender	\$27.00
Photocopies	\$0.10
Prepaid Gift Card	\$ 3.00
Prepaid Travel Money Card	\$ 6.00
Returned Checks	
previously presented for deposit or cash....	\$4.00
Returned Mail Fee (per item)	\$5.00
Revenue Bond coupon collection (per bank) ...	\$5.00
Safe Deposit Box Rental: (Preauthorized billing)	
3" x 5" x 24"	\$25.00
3" x 10" x 24"	\$35.00
5" x 10" x 24"	\$50.00
9" x 10" x 24"	\$65.00
10" x 10" x 24"	\$75.00
Safe Deposit Box Key Replacement.....	\$25
Safe Deposit Box Drilling	
..... Cost + Key Replacement	
Send a check to other institutions	
for collection	\$ 4.00
Stop Payments (Checks, ACH and Bill Pay items) .	\$35.00
Telephone Transfers	FREE
Wire Transfers:	
Incoming (Domestic & International) ...	\$ 20.00
Outgoing (Domestic).....	\$ 20.00

LOANS

Business (application processing)	\$75.00
Late fees charged on payments if more than 10 days past due: \$7.80 or 5% of payment amount, whichever is greater	
Loan Modification & Extension Fee	\$75.00
Mortgage loan	Fee Varies
NSF Loan Reversal Fee	\$10.00
Overdraft Loan Annual Fee	\$10.00

HEALTH SAVINGS ACCOUNTS

Employer-Sponsored Plans

Annual Account Maintenance Fee	\$15.00
Accounts Enrolled in E-statements	FREE
Health Savings Debit Card	FREE
Health Savings Check Blanks	Varies
Health Savings Account Closure Fee	\$25

BUSINESS VISA CREDIT CARDS

Annual Fee	FREE
Cash Advance:	
3% of amt	MIN of \$5.00 - MAX of \$ 75.00
Copy of Charge	\$ 10.00
Copy of Statement	\$ 5.00
Immediate Limit Increase	\$ 10.00
Late Payment Fee	Up to \$ 25.00
Replacement Card (no charge if damaged or stolen)...	\$10.00
Returned Payment Fee	Up to \$ 25.00
Rush on Credit Card	\$ 25.00
Expedited Phone Payment Fee	\$5.00

BUSINESS CHECK CARD

Replacement Card (no charge if damaged or stolen)	\$10.00
RUSH on Debit Card	\$25.00
Transaction Fee	FREE
Cross-Border Transaction Fee	1.1% on transaction amount

CHECKING ACCOUNTS

Business Rewards Checking

*Maintenance Fee (per month)	\$10.00
*Items Deposited (per item)	200 Free - \$0.07
*Items Paid (per item)	200 Free - \$0.10
***Remote Deposit Capture (per month)	\$25.00
***ACH Origination (per month)	\$15.00
*ACH Origination (per item)	150 Free - \$0.10
***Same-Day ACH (per file)	\$20
***Same-Day ACH (per item)	50 Free - \$0.07
*Rolled Coin (per roll)	\$0.50
*Cash (per bundle).....	\$0.50
***Copies of Cancelled Checks (per item)	\$0.10

Small Business Checking

Monthly Maintenance Fee (per month).....	NONE
Checks Deposited (per item)	200 Free - \$0.20
Items Paid (per item).....	200 Free - \$0.20
Rolled Coin (per roll).....	\$0.50
Cash (per bundle).....	\$0.50
Copies of Cancelled Checks (per item)	\$ 0.10

Checks Returned for Collection	\$4.00
Copy of Deposited Checks	
Less than 3 mos since deposit	\$ 3.00
More than 3 mos since deposit	\$ 5.00
Copy of Cleared Check	
per page (max 6 check copies/page).....	\$ 1.00
>3 years old – per check.....	\$10.00
IDSafeBiz (per month)	\$ 5.00
Starter Checks (per check)	\$ 0.25

*Fees are considered *soft costs*, which ARE offset by the earnings credit at time of monthly analysis

***These services available with Business Rewards Checking are considered *hard costs*. These costs ARE NOT offset by the earnings credit during monthly analysis.