



BUSINESS FEE SCHEDULE 2020

Effective as of January 1, 2020

GENERAL SERVICES

Abandoned Property (5 years dormant).....	\$25
Account Research & Statement Reconciliation (per hour).....	\$30 with a \$10 MIN
Canadian Check Processing (per item).....	\$5
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).....	\$5.00
Inactivity of 15 months or more.....	\$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.....	\$ 5.00
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.