



# BUSINESS FEE SCHEDULE 2017

Effective as of January 1, 2017

## 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 <sup>st</sup> Page .....	\$1.00
Each Additional Page .....	\$0.50
Outgoing – 1 <sup>st</sup> 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....	\$5.00
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 20 days or more past due:	
15% of payment with a maximum of ..	\$15.00
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

Under \$500 .....	\$ 5.00
\$500 or greater .....	\$10.00

### 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.