



Business Fee Schedule

Effective August 1, 2023

	Basic Business Checking	Business Dividend Checking	Business Earnings Credit Checking
Interest	NO	YES	NO
Earnings Credit	NO	NO	YES
Interest Tiers	N/A	Matches retail MMDA rates and dollar brackets. Interest is compounded daily and credited monthly.	N/A
Method of Calculating Interest	N/A		N/A
Minimum Balance to Open	\$5.00	\$5.00	\$5.00
Maintenance Service Charge	No charge	\$10.00 per month	\$12.00 per month
Average Daily Collected Balance to Avoid Maintenance Service Charge	\$0.00	\$1,500.00	Fees may be offset by earnings credit
Number of combined monthly transactions (includes checks paid, deposits, deposited items, ACH debits)	500 free then \$0.25 per item	500 free then \$0.35 per item	Check/Items Paid \$0.15; Deposits \$0.50; Deposited Items \$0.09
Business Debit Card with no monthly fee	YES	YES	YES
Online Banking Available	YES	YES	YES
Mobile Banking Available	YES	YES	YES

Miscellaneous Service Fees

DESCRIPTION	FEE
Return Deposited Item, <i>per item</i>	\$7.16
Early Closeout Fee, <i>per account</i>	\$5.00
(New Accounts closed within 180 days)	
Insufficient Funds Charge, <i>per item</i>	\$30.00
(Check, ATM/POS, EFT)	
Uncollected Funds Charge, <i>per item</i>	\$30.00
(Check, ATM/POS, EFT)	
Overdraft Transfer, <i>per transfer from shares</i>	\$5.00
Stop Payment Fee, <i>per item</i>	\$30.00
(Check, EFT, Money Order or Official Check)	
Electronic Statements.....	No Charge
Online Banking and Online Bill Pay	No Charge
<i>Special Services:</i>	
Stop Payments (Check or ACH), <i>per item</i>	\$30.00
Same Day/Overnight Payments, <i>per item</i>	\$15.00
PopMoney Next Day Payments, <i>per payment</i>	\$3.00
Audio Response (Memberline).....	No Charge
Inactive Fee, <i>per month (after 12 mos inactivity)</i>	\$5.00
Abandoned Property Fee, when escheated	\$30.00
Tax Levy Fee, <i>per levy</i>	\$40.00
Child Support Levy Fee, <i>per levy</i>	\$40.00
<i>Copies:</i>	
Check Printing Charge, <i>per check (first 6 free)</i>	\$8.00
Statement Printing Charge, <i>per statement</i>	\$5.00
Account Activity Charge, <i>per printout</i>	\$2.00
Account Research, <i>per hour</i>	\$25.00
<i>Wire Transfers:</i>	
Incoming Wire Charge, <i>per wire</i>	\$10.00
Outgoing Wire Charge, <i>per wire</i>	\$20.00
Foreign Wire Charge, <i>per wire</i>	\$40.00
Canadian Item Processing Fee, <i>per item</i>	\$25.00
Over the Counter Checks, <i>per sheet of 4</i>	\$1.00
Rolled Coins Fee, <i>per roll</i>	\$0.10
Strapped Bills Fee, <i>per strap</i>	\$0.30
Security Bag Deposit, <i>per bag</i>	\$25.00
(refunded upon return)	
<i>Business Money Market Account:</i>	
Maintenance Service Charge, <i>per month</i>	\$25.00
Fee waived if: Minimum Daily Balance of \$10,000 or	
Member Business Loan balance(s) of	
\$25,000 or greater	

DESCRIPTION	FEE
CASH MANAGEMENT SERVICES (ACH Direct File Transfers)	
ACH Monthly Fee	\$25.00
ACH Fee—Credit, <i>per item</i>	\$0.10
ACH Fee—Debit, <i>per item</i>	\$0.10
ACH Returns, <i>per item</i>	\$7.11
REMOTE DEPOSIT	
Monthly Charge.....	\$75.00
Deposited Item Fee, <i>per item</i>	\$0.03
ATM	
Withdrawals	No Charge
Balance Inquiries	No Charge
Debit Card Reissue Fee, <i>per card</i>	\$15.00
SAFE DEPOSIT	
Safe Deposit Box Rental:	
Size	Annual Fee
3x5	\$30.00
5x5	\$35.00
3x10	\$45.00
5x10	\$55.00
10x10	\$90.00
Safe Deposit Box Late Fee, <i>per month</i>	\$5.00
Lost Key, <i>per key</i>	\$20.00
Box Drilling, <i>per box</i>	\$150.00
OTHER	
Money Order Fee, <i>per item</i>	\$2.00
Official Check Fee, <i>per item</i>	\$5.00
Notary Fee (non-member), <i>per document</i>	\$1.25
Medallion Stamp, <i>per document</i>	\$10.00
Faxes/Copies – Local/Non Local, <i>per page</i>	\$2.00
Returned Mail fee, <i>per item</i>	\$5.00

(800) 821-0160 • www.freedom.coop
10 Locations throughout the Pioneer Valley



Federally insured by NCUA. Shares and deposits in excess of NCUA limits are fully insured by MSIC.