



## Business Fee Schedule

Effective August 15, 2025

	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 ( <b>includes checks paid, deposits, deposited items, ACH debits</b> )	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	DESCRIPTION	FEE
Return Deposited Item, <i>per item</i> .....	\$7.14	<b>CASH MANAGEMENT SERVICES</b> (ACH Direct File Transfers)	
Early Closeout Fee, <i>per account</i> .....	\$5.00	ACH Monthly Fee .....	\$25.00
(New Accounts closed within 180 days)		ACH Fee—Credit, <i>per item</i> .....	\$0.10
Insufficient Funds Charge, <i>per item</i> .....	\$32.00	ACH Fee—Debit, <i>per item</i> .....	\$0.10
(Check, ATM/POS, EFT)		ACH Returns, <i>per item</i> .....	\$7.11
Uncollected Funds Charge, <i>per item</i> .....	\$32.00	<b>REMOTE DEPOSIT</b>	
(Check, ATM/POS, EFT)		Monthly Charge .....	\$75.00
Overdraft Transfer, <i>per transfer from shares</i> .....	\$5.00	Deposited Item Fee, <i>per item</i> .....	\$0.03
Stop Payment Fee, <i>per item</i> .....	\$32.00	<b>ATM</b>	
(Check, EFT, Money Order or Official Check)		Withdrawals .....	No Charge
Electronic Statements .....	No Charge	Balance Inquiries .....	No Charge
Online Banking and Online Bill Pay .....	No Charge	Debit Card Reissue Fee, <i>per card</i> .....	\$15.00
<i>Special Services:</i>		<b>SAFE DEPOSIT</b>	
Stop Payments (Check or ACH), <i>per item</i> .....	\$32.00	Safe Deposit Box Rental:	
Same Day/Overnight Payments, <i>per item</i> .....	\$15.00	<b>Size</b>	<b>Annual Fee</b>
Audio Response (Memberline) .....	No Charge	3x5	\$30.00
Inactive Fee, <i>per month (after 12 mos inactivity)</i> .....	\$5.00	5x5	\$35.00
Abandoned Property Fee, when escheated .....	\$30.00	3x10	\$45.00
Tax Levy Fee, <i>per levy</i> .....	\$40.00	5x10	\$55.00
Child Support Levy Fee, <i>per levy</i> .....	\$40.00	10x10	\$90.00
Copies:		Safe Deposit Box Late Fee, <i>per month</i> .....	\$5.00
Check Printing Charge, <i>per check (first 6 free)</i> .....	\$8.00	Lost Key, <i>per key</i> .....	\$20.00
Statement Printing Charge, <i>per statement</i> .....	\$5.00	Box Drilling, <i>per box</i> .....	\$150.00
Account Activity Charge, <i>per printout</i> .....	\$2.00	<b>OTHER</b>	
Account Research, <i>per hour</i> .....	\$25.00	Money Order Fee, <i>per item</i> .....	\$5.00
Wire Transfers:		Official Check Fee, <i>per item</i> .....	\$5.00
Incoming Wire Charge, <i>per wire</i> .....	\$10.00	Notary Fee (non-member), <i>per document</i> .....	\$1.25
Outgoing Wire Charge, <i>per wire</i> .....	\$20.00	Medallion Stamp, <i>per document</i> .....	\$10.00
Foreign Wire Charge, <i>per wire</i> .....	\$40.00	Faxes/Copies - Local/Non Local, <i>per page</i> .....	\$2.00
Canadian Item Processing Fee, <i>per item</i> .....	\$25.00	Returned Mail fee, <i>per item</i> .....	\$5.00
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)			
Business Money Market Account:			
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			

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