

# HEMP BUSINESS FEE SCHEDULE

Effective 4/1/2022

	HEMP BUSINESS MAIN SHARE	HEMP BUSINESS CHECKING	HEMP BUSINESS MMA	HEMP BUSINESS SHARE CERTIFICATES
INTEREST	YES	NO	YES	YES
INTEREST TIERS	\$5+	N/A	\$5-\$10,000 \$10,000.01-\$50,000 \$50,000.01-\$100,000 \$100,000.01+	\$500+
METHOD OF CALCULATING INTEREST	Based on daily available balance, compounded daily, credited monthly	N/A	Based on daily available balance, compounded daily, credited monthly	Based on daily available balance, compounded daily, credited monthly
MINIMUM BALANCE TO OPEN	\$5	\$5	\$10,000	\$500
MINIMUM DAILY BALANCE TO WAIVE MAINTENANCE FEE	N/A	N/A	\$10,000	N/A
MAINTENANCE SERVICE CHARGE	N/A	\$200/month	\$25/month	N/A
BUSINESS DEBIT/ATM CARD	YES	YES	YES	NO
ONLINE BANKING AVAILABLE	YES	YES	YES	View Only
MOBILE BANKING AVAILABLE	YES	YES	YES	View Only
NOTES				Available in 6-, 12- and 24-month terms



Freedom Credit Union is federally insured by the NCUA. Shares and deposits in excess of NCUA limits are fully insured by the MSIC. Equal housing lender. NMLS #478769



FREEDOM IS YOURS.

## MISCELLANEOUS SERVICE FEES

DESCRIPTION	FEE
One-Time Application Fee	\$250.00
Return Deposited Item, <i>per item</i>	\$7.11
Early Closeout Fee, <i>per account</i> (New Accounts closed within 180 days)	\$5.00
Insufficient Funds Charge, <i>per item</i> (Check, ATM/POS, EFT)	\$30.00
Uncollected Funds Charge, <i>per item</i> (Check, ATM/POS, EFT)	\$30.00
Overdraft Transfer, <i>per transfer from shares</i>	\$5.00
Stop Payment Fee, <i>per item</i> (Check, EFT, Money Order or Official Check)	\$30.00
Electronic Statements	No Charge
Online Banking and Online Bill Pay	No Charge
<b>Special Services:</b>	
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
<b>Copies:</b>	
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
<b>Wire Transfers:</b>	
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> (refunded upon return)	\$25.00
<b>Business Money Market Account:</b>	
Maintenance Service Charge, <i>per month</i>	\$25.00
Fee waived if:	Minimum Daily Balance of \$10,000 or greater

DESCRIPTION	FEE
<b>CASH MANAGEMENT SERVICES</b> (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
<b>REMOTE DEPOSIT</b>	
Monthly Charge	\$75.00
Deposited Item Fee, <i>per item</i>	\$0.03
<b>ATM</b>	
Withdrawals	No Charge
Balance Inquiries	No Charge
Card Reissue Fee (ATM or Debit Card), <i>per card</i>	\$15.00
<b>SAFE DEPOSIT</b>	
<i>Safe Deposit Box Rental:</i>	
<b>Size</b>	<b>Annual Fee</b>
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
<b>OTHER</b>	
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