



## BUSINESS ACCOUNTS SERVICE FEES

Effective January 1, 2026 (subject to change)

Account Administration	
Returned statement	\$5/each
Account research	\$20/hour
Check/periodic statement copy	\$2/item
Returned NSF/UCF check or ACH item*	\$25/item
Returned NSF/UCF check or ACH item* (California)	\$14/item
Overdraft check, ACH or debit card item <sup>1</sup>	\$25/item
Overdraft check, ACH or debit card item <sup>1</sup> (California)	\$14/item

\*You may incur multiple returned item fees for the same presented check, draft or item. For additional information see Business Membership and Account Agreement.

Business OnlineAccess ..... FREE	
ACH Origination	\$25/month
Remote Deposit Scanner <sup>2</sup>	\$25/month

Wire Transactions	
Outgoing bank wire, domestic	\$30/each
Outgoing bank wire, international	\$50/each

Checking	
Printed checks	Varies
Stop payment on check or ACH item	\$29/item
Positive Pay for NSF/UCF check or ACH item <sup>3</sup>	\$10/item
Foreign check processing (additional foreign institution fees may apply)	\$25/item
• Provisional Canadian Cash Letter	\$6/item
• Provisional Foreign and USD	\$6/item
• Provisional Return	\$40/item
• Collection Item Foreign and USD	\$17/item
• Collection Item Return	\$40/item

ATM (ATM owner-imposed surcharges may apply)	
Withdrawals at non CO-OP ATMs	\$2.00/transaction
Inquiries at non CO-OP ATMs.	\$2.00/inquiry

Other	
Business Money Market Minimum Balance Fee *Waived with minimum avg monthly balance of \$2,500	\$10/months
Money Order	\$3/each
Cashiers Check	\$4/each
Visa Gift Card	\$4/each

	Business Checking	Business Checking Plus	Non-Profit/Club Checking
<b>Monthly Service Fee</b>	No Charge	\$10.00 (waived w/ avg monthly balance)	No Charge
<b>Average Monthly Balance</b>	None	\$1,000	None
<b>Transaction Fee</b>	\$0.30 Per Item Fee after a 150 Combined Item Allowance (Deposits (including ATM deposits), Deposited Items, Paid Items (checks/ACH Debits and ACH Credits), Bill Pay Payments. <b>*Unlimited Debit Card transactions</b>	\$0.30 Per Item Fee after a 300 Combined Item Allowance (Deposits (including ATM deposits), Deposited Items, Paid Items (checks/ACH Debits and ACH Credits), Bill Pay Payments. <b>*Unlimited Debit Card transactions</b>	\$0.30 Per Item Fee after a 300 Combined Item Allowance (Deposits (including ATM deposits), Deposited Items, Paid Items (checks/ACH Debits and ACH Credits) Bill Pay Payments. <b>*Unlimited Debit Card transactions.</b>

**Federally insured by NCUA.**

\*ACH = Automated Clearing House; UCF = Uncollected Funds; NSF = Non-Sufficient Funds (1) Service currently not available on Business Accounts. (2) Compatible scanner is required but not provided by Credit Union; Business Remote Deposit Scanner is only available with Business OnlineAccess. (3) Member initiated request, subject to verification. Limitations/restrictions apply.