Business Accounts Service Fees

At Together Credit Union, our mission is to help our members achieve financial success. To this purpose, we focus on providing great rates, products, and services, and convenient access, plus keeping fees simple and to a minimum. We hope you enjoy the benefit and support it affords your business to confidently manage money.

<table>
<thead>
<tr>
<th>Account Administration</th>
<th>Nonprofit/Club Checking</th>
<th>Small Business Checking</th>
<th>Regular Business Checking</th>
<th>Business Interest Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Returned statement</td>
<td>$5/each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account research</td>
<td>$20/hour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check/periodic statement copy</td>
<td>$2/item</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Returned NSF/UCF check or ACH item</td>
<td>$29/item*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid NSF check, ACH or debit item</td>
<td>$29/item</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Returned check deposit</td>
<td>$15/item</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

**Business OnlineAccess**
- FREE
- ACH feature (optional)...
- $25/month

**Checking**
- Printed checks...
- varies
- Stop payment on check or ACH item...
- $29/item
- Positive Pay for NSF/UCF check or ACH item...
- $10/item
- Foreign check processing (additional foreign institution fees may apply)
- Provisional Canadian Cash Letter...
- $5/item
- Provisional Foreign and USD...
- $6/item
- Provisional Return...
- $22/item
- Collection Item Foreign and USD...
- $17/item
- Collection Item Return...
- $32/item

**Wire Transactions**
- Outgoing bank wire, domestic...
- $15/each
- Outgoing bank wire, international...
- $50/each

**Shared Branch**
- 1-5 Transactions...
- $5/month
- 6-10 Transactions...
- $10/month
- 11+ Transactions...
- $20/month

**ATM**
- Withdrawals at non CO-OP ATMs...
- $1.50/transaction
- Inquiries at non CO-OP ATMs...
- $1.50/inquiry

**Other**
- Money Order...
- $3/each
- Cashiers Check...
- $4/each
- Visa Gift Card...
- $4/each

**Monthly Activity**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Nonprofit/Club Checking</th>
<th>Small Business Checking</th>
<th>Regular Business Checking</th>
<th>Business Interest Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits (including ATM deposits)</td>
<td>first 30 free, then $0.35/deposit</td>
<td>first 30 free, then $0.35/deposit</td>
<td>$0.35/deposit</td>
<td>$0.35/deposit</td>
</tr>
<tr>
<td>Deposited Items</td>
<td>first 125 free, then $0.20/deposit</td>
<td>first 125 free, then $0.20/deposit</td>
<td>$0.20/deposit</td>
<td>$0.20/deposit</td>
</tr>
<tr>
<td>ACH Credits</td>
<td>no charge</td>
<td>no charge</td>
<td>no charge</td>
<td>no charge</td>
</tr>
<tr>
<td>Paid Items (check/ACH)</td>
<td>first 150 free, then $0.20/item</td>
<td>first 150 free, then $0.20/item</td>
<td>$0.20/item</td>
<td>$0.20/item</td>
</tr>
<tr>
<td>Coin &amp; Currency Purchase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coin</td>
<td>first $1,000 in purchases free, then $0.20/$100</td>
<td>first $1,000 in purchases free, then $0.20/$100</td>
<td>first $1,000 in purchases free, then $0.20/$100</td>
<td>first $1,000 in purchases free, then $0.20/$100</td>
</tr>
<tr>
<td>Currency</td>
<td>first $10,000 in purchases free, then $1.00/$1000</td>
<td>first $10,000 in purchases free, then $1.00/$1000</td>
<td>first $10,000 in purchases free, then $1.00/$1000</td>
<td>first $10,000 in purchases free, then $1.00/$1000</td>
</tr>
<tr>
<td>Earnings Credit</td>
<td>none</td>
<td>none</td>
<td>credit based on average collected balance each month; credit will not exceed amount of activity fees for the month</td>
<td>none</td>
</tr>
</tbody>
</table>

**Effective August 8, 2017** (subject to change) Federally insured by NCUA.

ACH = Automated Clearing House; UCF = Uncollected Funds; NSF = Non-Sufficient Funds. (1) Service based on current account standing; limitations apply.
(2) eDeposit compatible scanner is required but not provided by Credit Union; Business eDeposit is only available with Business OnlineAccess. (3) Member initiated request; subject to verification. Limitations/restrictions apply.