

# 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.

## Account Administration

Returned statement .....	\$5/each
Account research .....	\$20/hour
Check/periodic statement copy .....	\$2/item
Returned NSF/UCF check or ACH item .....	\$29/item*
Paid NSFcheck, ACH or debit item <sup>1</sup> .....	\$29/item
Returned check deposit .....	\$15/item

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

<b>Business OnlineAccess</b> .....	FREE
ACH feature (optional) .....	\$25/month
Business eDeposit <sup>2</sup> .....	\$25/month

## 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 <i>(additional foreign institution fees may apply)</i>	
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 (ATM owner-imposed surcharges may apply)

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

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



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.