

Schedule of Business Fees

Business Savings Account Fees

- Closed Share Account..... \$25.00
(If closed within 6 months of opening)
 - Dormant Account Fee \$10.00/month
 - **Business Money Market**
 - > \$2,500 minimum balance or \$5.00/month
 - > First six withdrawals** per month..... Free
 - > Additional withdrawals** per month \$3.00 each
- **Withdrawals include by cash, check or transfer

Business Checking Account Fees

- Member Checks Cost Varies
 - Counter/Starter Checks..... \$.50 each, 4 per sheet
 - Overdraft Transfer from Savings..... \$3.00/transfer
 - Check Copy first 3 free, then \$5.00 each
(Paid within last 12 months)
 - Check Copy \$15.00 each
(Older than 12 months)
 - Check Book Balancing First time is free, then \$5.00 minimum & \$20.00/hour after first ½ hour
 - Non-Sufficient Funds Return (NSF)..... \$33.00 each
 - ACH/Automatic Payment Returned NSF \$33.00 each
 - Checks Deposited and Returned NSF..... \$33.00 each
 - **Premier Business Interest Checking**
 - > \$1,500 minimum balance or \$10.00/month*
 - > Additional transactions over \$1,000 \$.10/item**
 - > Additional currency deposits over \$10,000 \$.50/\$1,000.00***
 - > Closed Checking Fee \$25.00
(If closed within 90 days of opening)
- *Member has 2 statement cycles to reach the required minimum balance
 **First 1,000 items within the calendar month are free
 ***First \$10,000 in currency & coin deposits free during each calendar month
- **Business Interest Checking**
 - > Maintenance Fee \$5.00/month
 - > Additional items over 200 \$.35/item*
**First 200 items within the calendar month are free*
 - **Basic Business Checking**
 - > Additional items over 300 \$.25/item*
**First 300 items within the calendar month are free*

ATM/Debit Card Fees

- Deposits & POS Transactions..... Free
- Transfers, Withdrawals & Balance Inquiries
at machines 10 free, then \$1.00 each
- Card or PIN Replacement..... \$5.00
- Card Capture due to Misuse \$25.00

Other Fees *(Can apply to all shares)*

- Incoming Wire Transfers Free
- Shared Branch Transactions..... Free
(Some Exclusions Apply)
- Online Bill Pay Free**
- Money Orders (Holland Locations Only)..... \$1.00
- Account History \$1.00/page
- Official Check \$2.00
- Duplicate Statement Copy \$5.00
- Returned Mail with No Forwarding Address \$5.00
- ACH Manual Posting..... \$5.00/transaction
- Verification of Account Letter..... \$15.00
- Research on Items 90 Days or
Older \$15.00 per item
(Fee refunded if result shows CU error)
- Outgoing Wires (Domestic Only) \$25.00
- Exchange “On-Ups” Check for Official
Check \$25.00
- Account Research..... \$25.00/hour
- Checks Deposited & Returned NSF..... \$33.00/item
- ACH/Automatic Payment Returned NSF \$33.00/item
- Stop Payment..... \$33.00/item
- Uncollected funds..... \$33.00
- Escheat Fee \$50.00
- Garnishment/Levies/
Other Legal Processes..... \$100.00/hour

*All fees subject to change.

**Please note that after 180 days of inactivity, you will be charged a monthly inactivity fee of \$5.00 and may be removed from the online bill payment service.

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by NCUA