

Schedule of Business Fees

Business Savings Account Fees

• Closed Share Account (If closed within 6 months of opening)	\$25.00
• Dormant Account Fee	\$10.00/month
• Business Money Market	
> \$2,500 minimum balance or	\$5.00/month
> First six withdrawals ¹ per month	Free
> Additional withdrawals ¹ per month	\$3.00 each

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 (Paid within last 12 months)	first 3 free, then \$5.00 each
• Check Copy (Older than 12 months)	\$15.00 each
• 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 ²
> Additional transactions over \$1,000	\$.10/item ³
> Additional currency deposits over \$10,000	\$.50/\$1,000.00 ⁴
> Closed Checking Fee (If closed within 90 days of opening)	\$25.00
• Business Interest Checking	
> Maintenance Fee	\$5.00/month
> Additional items over 200	\$.35/item ⁵
• Basic Business Checking	
> Additional items over 300	\$.25/item ⁶

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 (Some exclusions apply)	Free
• Online Bill Pay	Free ⁷
• 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 ⁸
• ACH Manual Posting	\$5.00/transaction
• Verification of Account Letter	\$15.00
• Research on Items 90 Days or Older (Fee refunded if result shows CU error)	\$15.00 per item
• Outgoing Wires (Domestic only)	\$25.00 ⁸
• Exchange "On-Us" Check for Official Check	\$25.00 ⁸
• 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 ⁸
• Escheat Fee	\$50.00 ⁸
• Garnishment/Levies/Other Legal Processes	\$100.00/hour

¹ Withdrawals include by cash, check or transfer.

² Member has 2 statement cycles to reach the required minimum balance.

³ First 1,000 items within the calendar month are free.

⁴ First \$10,000 in currency & coin deposits are free during each calendar month.

⁵ First 200 items within the calendar month are free.

⁶ First 300 items within the calendar month are free.

⁷ 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.

⁸ Per occurrence