

| Business Checking Account Fees | | |
|---|---|---|
| Type of Account | Features | Monthly Service Charge |
| Biz-e Free Checking | 10 checks cleared per month E-Statements required (free) | None |
| Bronze Business Checking | 50 checks cleared per month Earns dividends | \$5.00 month Waived with \$500 average daily balance |
| Gold Business Checking | 300 checks cleared per month Earns dividends | \$10.00 month Waived with \$2,500 average daily balance |
| Platinum Business Checking | Earns Tiered Money Market Dividends when \$10,000 average daily balance maintained Unlimited check clearing | \$20.00 month |
| Other Business Services Fees | | |
| Check Clearing Charge | After established limit/per item | \$0.15 |
| ATM Inquiries & Withdrawals | Non Co-Op Network Machines Surcharge by ATM owner may apply | \$0.50 |
| Cashiers Checks | Payable to 3 rd party | \$3.00 |
| Counter Checks | Per 12 – no charge with new checking account | \$2.50 |
| Federal Tax Deposit | With coupon / per payment | \$20.00 |
| Foreign Currency Deposit | Per non US currency type / per deposit | \$30.00 |
| Night Depository | Secure, locked depository | \$20.00 1 st key; \$5.00 each additional key Non-Refundable |
| Plastic Card Replacement | 7-10 day delivery time | \$10.00 |
| Plastic Card Replacement w/ PIN | 7-10 day delivery time | \$13.00 |
| PIN Reissue | 7-10 day delivery time | \$3.00 |
| Special orders or Rush orders will incur additional shipping expense. Contact Credit Union for costs. | | |
| Stop Payment | Check / ACH per stop Corporate check per item | \$20.00 |
| Overdraft Fees | Per occurrence | \$30.00 |
| Non-Sufficient Funds Fees | Per returned item | \$30.00 |
| Return Items | Deposits returned unpaid / per item | \$20.00 |
| Request for Copies | Member check / per item | \$2.00 |
| | Member deposited item / per item | \$5.00 |
| | Corporate check / per item | \$3.00 |
| | Member check faxed copy / per item | \$10.00 |
| | Visa draft / per item | \$6.50 |
| | Member Account Statement / per month | \$2.00 |
| Dormant Account | Savings account only, no activity for 12 months and balance at or below \$500 | \$10.00 monthly |
| Account Reconciliation/Research | Per hour | \$15.00 |
| Currency Fee | Currency straps only/per strap | \$0.50 |
| Coin Fee | Rolled coin only/per roll | \$0.05 |
| Collection Payment | Other institution Credit Card / ACH | \$15.00 / \$10.00 |
| Money Order | Per Item | \$1.50 |
| Wire Transfer | Domestic / per wire | \$12.00 |
| | International / per wire | \$30.00 |
| | Incoming / per wire | \$8.00 |
| Bill Payer Fees | | |
| Biz-e Free Checking | 20 transactions per month | No Charge |
| Bronze Business Package | 15 transactions per month | \$4.95 |
| Gold Business Checking | 25 transactions per month | \$2.95 |
| Platinum Business Checking | 30 transactions per month | No Charge |
| \$0.50 charge per transaction after established limit exceeded | | |
| Business Loan Fees | | |
| Application / Processing | Non Real Estate | \$250 |
| | Real Estate | \$500 |
| Charged at the time of application, non refundable, will be credited towards closing costs on approved loans. | | |
| Loan Fee | Percentage of loan amount / per loan | 1% |
| Loan package fee discounts available for loans underwritten and closed at the same time. | | |
| Loan Rewrite Fee | Percentage of loan amount / per loan | ½%-1% with \$500 minimum |
| Loan Renewal Fee | Per renewal | \$500 |
| Documentation Fee | Varies by loan type | \$200 - \$500 |
| Additional third party fees vary, will be paid by borrower and may include: Credit Report, Underwriting, Appraisal/Collateral Evaluation, Environmental Report and Title/Escrow expenses | | |