

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
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		