



Business Services Fee Schedule
Effective February 19, 2008

FEE SCHEDULE

<i>Business Checking Account Fees</i>		
Type of Account	Features	Monthly Service Charge
Bronze Business Checking	50 checks cleared per month 10 ATM transactions	\$5.00 month Waived with \$500 daily balance
Silver Business Checking	150 checks cleared per month 20 ATM transactions	\$10.00 month Waived with \$2500 daily balance
Gold Business Checking	300 checks cleared per month 30 ATM transactions	\$15.00 month Waived with \$5000 daily balance
Platinum Business Checking	Pays Dividends with \$10,000 daily balance minimum Unlimited check clearing Unlimited ATM transactions	\$20.00 month
<i>Other Business Services Fees</i>		
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.		
ATM Inquiries & Withdrawals	Non Co-Op Network Machines Surcharge by ATM owner may apply After established limit/per transaction	\$0.50
Check Clearing Charge	After established limit/per item	\$0.15
Cashiers Checks	Payable to 3 rd party	\$3.00
Stop Payment	Per check/ACH and per stop	\$20.00
Overdraft Fees	Per occurrence	\$30.00
Non-Sufficient Funds Fees	Per returned item	\$30.00
Return Items	Deposits returned unpaid/per item	\$5.00
Coin Fee	Rolled coin only/per roll	\$0.05
Currency Fee	Currency straps only/per strap	\$0.50
Wire Transfer	Domestic/per wire International/per wire Incoming/per wire	\$12.00 \$30.00 \$8.00
<i>Bill Payer Fees</i>		
Bronze Business Package	15 transactions per month	\$4.95
Silver Business Package	20 transactions per month	\$3.95
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		
<i>Business Loan Fees</i>		
Loan Fee	Percentage of loan amount/per loan	1%
Loan Rewrite Fee	Percentage of loan amount/per loan	½%-1% with \$500 minimum
Loan Renewal Fee	Per renewal	\$500.00
Underwriting Fee	Varies by loan type	\$200.00 - \$2,000.00
Credit Report	Varies	Varies
Appraisal/Collateral Evaluation	Varies	Varies
Other 3 rd Party Fees	Varies	Varies