



Schedule of Fees and Charges - Business

Effective 5/1/2026

Features	Small Business Checking	Business Checking	Business Advantage Checking (BAC)	Non-Profit Business Checking	Business Money Market	Business Primary Shares	Business Savings
Monthly Maintenance Fee (waived if minimum balance kept)	\$5	\$15	\$25 (or contract with merchant services)	\$3	\$10	\$5	\$5
Minimum Balance to Avoid Monthly Maintenance Fee	\$50	\$2,500	\$10,000	\$50	\$10,000	\$250	\$250
Transaction Fees¹	First 100 items free, \$0.25 each item	First 200 items free, \$0.25 each item	First 400 items free, \$0.25 each item	First 200 items free, \$0.25 each item	First 6 items free, \$2.50 each item	N/A	N/A
Other Fees for All Business Accounts							
Statements Generated Monthly	\$5 Fee (\$0 if eStatements)						
Overdraft Transfer (from linked account)	\$3 each						
Outgoing Wires²	\$25						
ACH Positive Pay²	\$25						
CHECK Positive Pay²	\$25						
ACH Return	\$10						

¹Transactions include: checks paid, checks deposited, ACH debit, ACH credit, POS transactions, and wires

²Fee varies based on business relationship.



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Statement Copy/Account History Print	\$1.00 per page
Return Statement Fee	\$10.00 (for each undelivered statement)
Research/Reconciliation Fee	\$20.00 per hour (if other than CU error). minimum 1 hour
Draft/Check Copy	\$3.00 each
Return Deposit Item³	\$25.00 each
Stop Payment	\$25.00 each (maximum charge when drafts are consecutive)
Non-sufficient Funds (Paid or Returned)	\$25.00 each time a check, ACH, recurring debit card transaction, or debit transaction is presented, or payment is otherwise requested.
Incoming Wire Transfer	\$10.00 each
Official Check (Payable to Third Party)	\$3.00 per check
Inactive/Dormant Account Fee	\$10.00/month (No transaction within the last 12 months from the date of last transaction. Other conditions may apply)
Money Orders	\$2.00 each (max amt for issue per money order \$1,000)
Foreign Cash Advance Fee	\$10.00
Non-Member Check Cashing Fee	\$7.00 per item