

Commercial Business Services Account Fee Schedule

Effective 6/10/2020

Savings

Inactive account fee per month	\$5
Adjustments (5 free per month).....	\$5
Deposit Check returned unpaid.....	\$10
Stop payment ACH.....	\$25
Debit origination return.....	\$30
Insufficient funds – ACH debit.....	\$30

Checking

Check copies (each).....	\$2
Check copies (range).....	\$15
Adjustments (5 free per month).....	\$5
Stop Payment (share draft, ACH).....	\$25
Deposit check returned unpaid.....	\$10
Debit origination return.....	\$30
Insufficient funds	
Each check, debit card, ACH Debit.....	\$30
Cost of check	
Select styles.....	Free
Other than select styles.....	Varies
Business Elite Checking (monthly maintenance fee if average daily balance is below \$2,500).....	\$10

Debit Card

ATM surcharges (up to 10 per month).....	Free
Greater than 10.....	\$0.50
International service assessments.....	1% of transaction
Replacement of lost VISA® debit card.....	\$5
ATM deposit correction.....	\$10
Overnight mailing fee of a card.....	\$25

Loans and Credit Cards

Check returned unpaid.....	Up to \$10
Debit origination payment return fee.....	Up to \$30
Credit card overnight mailing fee	
(1-3 business days).....	\$45
(2-4 business days).....	\$25
International service assessments.....	1% of transaction
Replacement of lost Visa® credit card.....	\$5

Online Services

Check images.....	Free
Bill Pay.....	Free
Bill Pay stop payment.....	\$30
Bill Pay insufficient funds.....	\$30

Other Fees

Money orders.....	\$2
Teller checks (after 2 free per day).....	\$2
Statement copies (per statement).....	\$2
Replacement night drop key.....	\$10
Stop payment credit union check.....	\$25
Below Par Value.....	Up to \$1
Incoming wire transfers – International.....	\$25
Outgoing wire transfers	
Domestic.....	\$25
International.....	\$50

Research and Legal

Account reconciliation and research (billed in ¼ hour increments).....	\$20 per hour (min \$10)
Escheat fee (accounts legally deemed abandoned property).....	\$100
Processing information for subpoenas or other legal processing	
Up to 4 hours.....	\$100
After 4 hours.....	\$25 per hour

Per Item Fees

IOLA Checking.....	No per item charge
Organizational Checking (500 items per month).....	Free
Greater than 500.....	\$0.25 per item
Business-Ease Checking (175 items per month).....	Free
Greater than 175.....	\$0.25 per item
Business-Elite Checking (350 items per month).....	Free
Greater than 350.....	\$0.25 per item



Federally insured by NCUA. Fees are subject to change.
IOLA Accounts exempt from fees assessed by the Credit Union.

