



Effective Date: July 8, 2026

Business Fees & Charges

Account Closure – Savings (if closed within 6 months of opening)	\$ 25.00 per savings account closed
Account Activity Printout	\$ 3.00 per printout
Account Reconciliation (\$ 20.00 minimum)	\$ 20.00 per hour
Account Research (\$ 20.00 minimum)	\$ 20.00 per hour
Cashier's Check	\$ 5.00 per check
Cash Deposited (Free, Basic and Small Business Checking)	1 st \$5000 per month – no charge (\$1.50 per additional \$1,000)
Change Order Fee	\$ 2.50 per order
Counter Check	\$ 5.00 per (12) checks
Debit/Credit Card Replacement	\$ 10.00 per card
Item Sent for Collection	\$ 20.00 per item
Investment Sweep	\$ 5.00 per month
Line of Credit Sweep	\$ 5.00 per month
NSF (share draft, ACH, Pre-authorized EFT)	\$ 30.00 per item
Non-Member On Us Check Cashing	\$ 5.00 per occurrence
Nonproprietary Debit Card Withdrawal, Transfer, Inquiry	\$ 2.00 per item
Overdraft (share draft, ACH, Debit Card)	\$ 30.00 per item
Overdraft Transfer Fee	\$ 5.00 per transfer
Photocopy	\$.25 per copy
Photocopy of Check (2 free per month)	\$ 2.00 per request
Returned Deposit Item	\$ 10.00 per item
Returned Deposited Item from Member	\$ 20.00 per item
Returned Deposited Item (Shared Branch)	\$ 15.00 per item + \$10.00 CU fee
Returned Item (share draft, ACH)	\$ 30.00 per item
Returned Statement	\$ 5.00 per statement
Statement Copy	\$ 5.00 per statement
Stop Payment	\$ 25.00 per item
Uncollected Funds	\$ 30.00 per item
Wire Transfer – Domestic Outgoing	\$ 20.00 per transfer
Wire Transfer – International Outgoing	\$ 45.00 per transfer
ZBA Lead	\$ 5.00 per month
ZBA Non-Lead	\$ 5.00 per month

Business Home Banking

Non-sufficient Funds	\$ 25.00 per item + \$30.00 CU fee
Stop Payment	\$ 25.00 per request
CD Payment History Order	\$ 25.00 per request

Minimum Balance Fees

Basic Business Checking	\$ 10.00 per month
Small Business Checking	\$ 15.00 per month

Minimum Balance Requirements to Avoid a Fee

Basic Business Checking	\$ 2,000.00
Small Business Checking	\$ 5,000.00

Night Deposit Fees

Log Bag	\$ 25.00 each
Key Replacement for Lock Bag	\$ 5.00 each
Key Replacement for Night Depository	\$ 5.00 each

Transaction Fees

Free Business Checking (1 st 50 transactions free each month)	\$.25 per transaction
Basic Business Checking (1 st 250 transactions free each month)	\$.25 per transaction
Small Business Checking (1 st 500 transactions free each month)	\$.25 per transaction

Transaction Limitations

Business Term Share	Additional Deposits Not Allowed
Business Term Share	Withdrawal Penalty for All Principle Funds Withdrawn Before Maturity
Business Share / Money Market (Checks Not Available)	See Section 7 B. Transfer Limitations in the Business Membership and Account Agreement.

Term Share Early Withdrawal Penalty Schedule	Term of 12 months or less	30 days' dividends
	Terms greater than 12 months-24 months	180 days' dividends
	Terms greater than 24 months	360 days' dividends