

BUSINESS CHECKING

Free Business Checking is designed as a low-cost option for small businesses, organizations, and clubs with lower average balances and does not earn dividends.

Premier Business Checking is for the businesses or organizations with moderate to high transaction volumes monthly and earns dividends.

| | FREE BUSINESS CHECKING | PREMIER BUSINESS CHECKING |
|---|--|--|
| Minimum Balance required to open | \$25.00 | \$500.00 |
| Monthly Service Fee <i>*Service Fee waived for Premier Business Checking with Average Monthly Balance of \$10,000</i> | \$0 with e-statements, \$10.00 without | \$25.00* |
| Transaction Fee <i>(deposits with unlimited items, checks written, ATM deposits/withdrawals)</i> | \$.25 each after first 100 transactions | \$.25 each after first 200 transactions |
| Interest/Dividends | None | Tiered Rate for balances of \$1,500 or more <i>(see Rate Schedule)</i> |
| Phone Banking | Free | Free |
| Online Banking | Free | Free |
| E-Statements | Free | Optional/Free |
| BillPay Plus (online bill payment) | Free*** | Free*** |

***Free with 1 or more bills paid each month, otherwise \$10.00/month

BUSINESS ACCOUNT FEE SCHEDULE

| | | | |
|--|--|---|---|
| Account Reconciliation & Research <i>(minimum charge \$12.50)</i> | \$25.00 per hour | Notary Service..... | \$5.00 each <i>(no charge for documents involved in Financial Plus Credit Union transaction)</i> |
| ACH - File Reversal/Correction..... | \$29.00 each | Processing Coin <i>(loose or rolled)</i> | 5.0% of amount <i>(Exempt for up to 5 rolls. Fee waived for the first \$200.00 of coin deposits each calendar year.)</i> |
| ACH - One-time Debit <i>(Non-same day processing)</i> | \$9.95 each | Reopen Charged-Off, Negative Balance Account..... | \$25.00 each |
| ACH - Origination Setup Fee | \$50.00 each | Replacement ATM, Debit or Credit Card..... | \$7.00 each |
| ACH - Recurring Transaction Fee | \$6.00 each | Return Statement Fee | \$5.00 each <i>(Statement returned due to invalid address.)</i> |
| ACH - Returned Origination <i>(Returned for any reason)</i> | \$29.00 each | Signature Guarantee..... | \$10.00 each |
| ACH - Rules Replacement CD Provided Annually | \$20.00 each | Statement Copy/Account History Print Out..... | \$5.00 each |
| ACH - Same Day Processing Fee for Businesses that Originate ACH...\$10.00/trans. | | Telephone Transfer Fee..... | \$10.00 each |
| ACH - Same Day Processing Fee for Tel-Payments..... | \$15.00 each | Transaction Fees | |
| ACH - Services, on-site, up to 100 transactions..... | \$40.00/month | Free Business Checking <i>(first 100 per month are free)</i> | \$0.25/each |
| ACH - Services – monthly fee after first 100 transactions.. | \$5.00 per 100 transactions | Premier Business Checking <i>(first 200 per month are free)</i> | \$0.25 each |
| ACH - Stop Payment..... | \$29.00 each | Verification of Assets/Deposits | \$10.00 each |
| ACH - Token Replacement Fee..... First one included at no charge; \$50 replacement | | Wire Transfer | Domestic \$30.00 each • International: \$40.00 each |
| ATM and Debit Credit Card International Transaction Fee..... | 3.0% of amount <i>(For transactions done outside the U.S.)</i> | NSF & OVERDRAFT FEES | |
| BillPay Plus Fees – pay 1 or more bills per month..... | no charge | ACH-Non-Sufficient Funds (NSF) | \$29.00 each |
| Pay less than 1 bill per month..... | \$10.00/month | Continuous Overdraft Fee..... | \$5.00 each <i>(per day beginning on the 8th consecutive calendar day overdrawn)</i> |
| Expedited Payment..... | \$9.95 each | Non-Sufficient Funds – (NSF) | \$29.00 each |
| Cashier's Check..... | \$4.00 each | Overdraft Transfer Fee | \$6.50 each |
| Check Copy | \$5.00 each | Paid Overdraft Item – Draft/ACH..... | \$29.00 each |
| Check Stop Payment..... | \$29.00 each | Return Deposit Item <i>(first time only)</i> | \$15.00 each |
| Closing an Account within 90 days of Opening | \$25.00 each | Returned Payment Item | Up to \$29.00 each <i>(Check, ACH, or other item accepted as a loan payment which has been returned.)</i> |
| Collection Item Fee | \$29.00 each | | |
| Dormant Account Monthly Fee..... | \$5.00 | | |
| Legal Process Fee <i>(minimum \$40.00)</i> | Actual Cost | | |
| Membership Termination Fee | Balance of Account | | |
| Money Orders | \$4.00 each | | |
| Money Orders/Cashier's Check - Stop Payment <i>(restrictions apply)</i> | \$29.00 each | | |
| Monthly Service Fee | | | |
| Free Business Checking..... | \$10.00/month <i>(if account does not have e-statements)</i> | | |
| Premier Business Checking..... | \$25.00/month <i>(if minimum average balance is not maintained)</i> | | |