



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 businesses or organizations with moderate to high transaction volumes monthly and earns dividends.

	FREE BUSINESS CHECKING	PREMIER BUSINESS CHECKING
Minimum Opening Deposit	\$25.00 Checking; \$25.00 Savings	\$500.00 Checking; \$25.00 Savings
Minimum Average Monthly Balance	\$0 Checking; \$25.00 Savings	\$10,000.00 Checking; \$25.00 Savings
Monthly Service Fee <i>*Service fee waived for Premier Business Checking with Average monthly balance of \$10,000.00</i>	Free with eDocuments, otherwise \$10.00/month	\$25.00/month
Transaction Fee <i>(Deposits with unlimited items, checks written, ATM deposits/withdrawals)</i>	\$0.25 each after first 100 transactions	\$0.25 each after first 200 transactions
Interest/Dividends	None	Tiered Rate for balance over \$15,000.00 <i>(See Rate Schedule)</i>
Automated Phone Banking	Free	Free
Digital Banking	Free	Free
eDocuments	Free <i>(Required to waive service fee)</i>	Optional/Free
Payments (Online bill payment) <i>**Other fees such as expedited payments may be applicable. Refer to the Business Account Fee Schedule.</i>	Free**	Free**
Debit Card <i>†Nominal replacement fee for lost/damaged cards. Refer to the Business Account Fee Schedule.</i>	Free†	Free†

BUSINESS ACCOUNT FEE SCHEDULE

Account Fees

Account Reconciliation & Research	\$30.00/hour <i>(Minimum charge of \$15.00)</i>
ACH – File Reversal/Correction	\$29.00 each
ACH – One-Time Debit <i>(Non-same day processing)</i>	\$9.95 each
ACH – Origination Setup Fee <i>(Returned for any reason)</i>	\$50.00 each
ACH – Recurring Transaction Fee	\$6.00 each
ACH – Returned Origination	\$30.00/hour
ACH – Rules Replacement CD <i>(Provided annually)</i>	\$30.00/hour
ACH – Same Day Processing Fee for Originators	\$10.00/transaction
ACH – Same Day Processing Fee for Tel-Payments	\$15.00 each
ACH – Services, on-site, up to 100 transactions	\$40.00/month
ACH – Services <i>(Monthly fee after first 100 transactions)</i>	\$5.00/month
ACH – Stop Payment <i>(First one included at no charge)</i>	\$50.00 each
ACH – Token Replacement Fee	\$30.00/hour
ATM and Debit Card Foreign Transaction Fee	3% of transaction amt <i>(For transactions done outside the U.S.)</i>
Bill Pay Rush Payment Fees	
Second Day Electronic Delivery	\$4.95 each
Second Day Check Delivery	\$14.95 each
Overnight Check Delivery	\$19.95 each
Cashier’s Check/Money Orders	\$4.00 each
Cashier’s Check/Money Orders Stop Payment	\$4.00 each <i>(Restrictions apply)</i>
Check Copy	\$5.00 each
Check Stop Payment	\$30.00 each
Close Account Within 90-days	\$25.00 each
Collection Item Fee	\$30.00 Each
Dormant Account (Monthly fee)	\$5.00/month
Legal Process Fee <i>(Minimum \$40.00)</i>	\$30.00/hour
Membership Termination Fee	Balance of Account

Monthly Service Fees

Free Business Checking <i>(If does not have e-statements)</i>	\$10.00/month
Premier Business Checking	\$25.00/month <i>(If minimum average balance is not maintained)</i>
Notary Service	\$30.00/hour <i>(No charge for documents involved in FPCU transactions)</i>
Processing Coin <i>(Loose or rolled)</i>	5% of amount <i>(Fee waived for the first \$200.00 of coin deposits each calendar year)</i>
Re-open Charged-off, Negative Balance Account	\$25.00 each
Replacement ATM, Debit or Credit Card	\$7.00 each
Return Statement Fee <i>(Returned due to invalid address)</i>	\$5.00 each
Signature Guarantee	\$10.00 each
Statement Copy	\$5.00 each
Telephone Transfer Fee	\$10.00 each

Transaction Fees

Free Business Checking <i>(First 100 per month are free)</i>	\$0.25 each
Premier Business Checking <i>(First 200 per month are free)</i>	\$0.25 each
Wire Transfers	Domestic \$30.00 each/International \$40.00 each

Non-Sufficient Fees (NSF) & Overdraft Fees

ACH NSF	\$30.00 each
Continuous Overdraft Fees	\$30.00 each <i>(Per day beginning on the 8th consecutive calendar day overdrawn)</i>
NSF	\$30.00 each
Overdraft Transfer Fee	\$6.50 each
Paid Overdraft Item – Check/ACH	\$30.00 each
Return Deposit Item <i>(One-time fee per occurrence)</i>	\$15.00 each
Return Payment Item	Up to \$29.00 each <i>(Check, ACH, or other item accepted as a loan payment which has been returned)</i>