

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
ACH - File Reversal/Correction	\$29.00 each
ACH - One-time Debit <i>(Non-same day processing)</i>	\$9.95 each
ACH - Origination Setup Fee	\$50.00 each
ACH - Recurring Transaction Fee	\$6.00 each
ACH - Returned Origination <i>(Returned for any reason)</i>	\$29.00 each
ACH - Rules Replacement CD Provided Annually	\$20.00 each
ACH - Same Day Processing Fee for Businesses that Originate ACH ..	\$10.00/trans.
ACH - Same Day Processing Fee for Tel-Payments.....	\$15.00 each
ACH - Services, on-site, up to 100 transactions.....	\$40.00/month
ACH - Services – monthly fee after first 100 transactions ..	\$5.00 per 100 transactions
ACH - Stop Payment.....	\$29.00 each
ACH - Token Replacement Fee..... First one included at no charge; \$50 replacement	
ATM and Debit Credit Card International Transaction Fee.....	3.0% of amount <i>(For transactions done outside the U.S.)</i>
BillPay Fees – pay 1 or more bills per month.....	no charge
Pay less than 1 bill per month.....	\$3.00/month
Second Day Electronic Delivery.....	\$4.95 each
Second Day Check Delivery.....	\$14.95 each
Overnight Check Delivery.....	\$19.95 each
Cashier's Check.....	\$4.00 each
Check Copy.....	\$5.00 each
Check Stop Payment.....	\$29.00 each
Closing an Account within 90 days of Opening.....	\$25.00 each
Collection Item Fee.....	\$29.00 each
Dormant Account Monthly Fee.....	\$5.00
Foreign Check Fee.....	\$10.00 each
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>
Notary Service.....	\$5.00 each <i>(no charge for documents involved in Financial Plus Credit Union transaction)</i>
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>
Reopen Charged-Off, Negative Balance Account.....	\$25.00 each
Replacement ATM, Debit or Credit Card.....	\$7.00 each
Return Statement Fee.....	\$5.00 each <i>(Statement returned due to invalid address.)</i>
Signature Guarantee.....	\$10.00 each
Statement Copy/Account History Print Out.....	\$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
Verification of Assets/Deposits	\$10.00 each
Wire Transfer	Domestic \$30.00 each • International: \$40.00 each

NSF & OVERDRAFT FEES

ACH-Non-Sufficient Funds (NSF)	\$29.00 each
Continuous Overdraft Fee.....	\$5.00 each <i>(per day beginning on the 8th consecutive calendar day overdrawn)</i>
Non-Sufficient Funds – (NSF)	\$29.00 each
Overdraft Transfer Fee	\$6.50 each
Paid Overdraft Item – Draft/ACH.....	\$29.00 each
Return Deposit Item <i>(first time only)</i>	\$15.00 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>