

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> |
| Automated Phone Banking | Free | Free |
| Online Banking | Free | Free |
| E-Statements | Free | Optional/Free |
| BillPay (online bill payment) | Free | Free |

BUSINESS ACCOUNT FEE SCHEDULE

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| 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 Foreign 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 |
| 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 |

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| 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

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| 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> |