



Business Account Fee Schedule

Effective Date: 06/01/2026

Business Membership Savings Account Fees

Returned Mail (Bad Address) \$5.00 per month (refundable)

Business Premier Checking Account

Average Daily Balance Service Charge \$25.00 per month (if minimum is not met)

Business Money Market Account

Over 3 checks per month \$15.00 per check

Wire Transfers

Wire Transfer (Outgoing) \$15.00 per transfer
 International Wires (Outgoing) \$35.00 per transfer
 Domestic Wires \$15.00 per transfer
 Western Union Wires Varies by destination
 (at participating branches only)

Electronic Funds Transfer Fees

Non Proprietary ATM \$1.00 per transaction*
 Withdrawal/Transfer *additional fees may be charged by ATM owner
 Rush Order – Debit Card \$25.00 for card
 Debit Card Replacement \$5.00 per card
 ATM Card Replacement \$5.00 per card
 VISA Transaction Receipt \$20.00 each

Bill Pay Fees

Stop Pay \$25.00 per item
 Rush Payment – Next Day \$34.95 per item
 Rush Payment – 2nd Day \$29.95 per item
 Electronic Delivery – 2nd Day \$6.95 per item
 Gift Payment \$2.99 per item
 Charitable Donation \$1.99 per item

Other Service Fees (applicable to all accounts)

Account Reconciliation/Research \$15.00 per hour
 Statement Copy \$2.00 per statement
 Inactivity after 12 months on accounts
 with balance > \$100 \$5.00 per month (refundable)
 Deposited item return \$5.00 per item
 Money Order \$0.50 per money order
 Cashier's Check \$1.00 per check
 Replacement vinyl \$5.00 per bag
 Lock bag \$30.00 per bag
 Lock bag key replaced \$5.00 per pair
 Check Copy \$3.00 per item
 Stop Payment on CU Issued Check \$25.00 per item
 International Wire Return \$25.00 per item
 ACH Return \$25.00 per presentment
 ACH Notice of Change \$5.00 per presentment
 Stop Payment on ACH item \$25.00 per item
 Stop payment on Check \$25.00 per request
 Returned Check – self to self \$25.00 per presentment
 Returned Check – third party \$25.00 per presentment
 FedEx Check Withdrawal \$15.00 per check
 Credit Union Check \$1.00 per check
 Uncollected Funds \$25.00 per presentment
 Insufficient Funds (NSF) \$25.00 per presentment
 Check Printing Prices vary depending on style
 Collection Item – Incoming Domestic or
 Foreign \$10.00 per item
 Collection Item – Outgoing Domestic \$10.00 per item
 Collection Item – Outgoing Foreign \$20.00 per item
 Debit Card Dispute Denial \$25.00 per dispute
 Online/Web Payment \$10.00 per transaction
 Phone Payment Up to \$10 per transaction
 Business Remote Deposit Capture \$20.00 per month
 Business ACH \$15.00 per month
 Business Sweep Services \$15.00 per month

Gift Cards

VISA Gift Card \$2.00 per card
 Lost/Stolen Card Fee assessed by vendor
 Inactivity Fee Fee assessed by vendor after
 12 consecutive months of
 inactivity

* A fee will be assessed each time a [check, ACH, recurring debit card transaction or debit transfer request] is presented or payment is otherwise requested.

The rates appearing in this schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Rate and Fee Schedule. If you have any questions or need current rate and fee information please call us at (713) 844-1100.



Thank you for the opportunity to serve you!