



Business Account Fee Schedule

Effective Date: 02/01/2026

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

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!