

## Business Checking Rates and Fees

Updated: August 1, 2025



Checking Account Balance	Simply Business Checking	Premium Business Checking
	Annual Percentage Yield (APY)*	
\$0 - \$999.99	0.00%	0.00%
\$1,000 - \$4,999.99	0.05%	0.05%
\$5,000 - \$9,999.99	0.05%	0.10%
\$10,000+	0.10%	0.15%

Rates on checking accounts are variable and subject to change without notice.

\*Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. Interest is compounded and credited monthly.

	Simply Business Checking	Premium Business Checking
Monthly Maintenance Fee <sup>†</sup>	\$5.00**	\$15.00***
Number of Free Monthly Transactions	200	200
Excess Transaction Fee		
201-400	\$0.35	\$0.25
400+	\$0.35	\$0.15

\*\*Monthly maintenance fee is waived when an average minimum balance of \$1,000 is maintained for a full month. The minimum account balance is the average of all closing-day balances in a given month.

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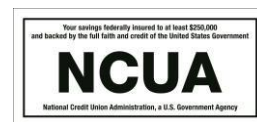
<sup>†</sup>Non-profit accounts also do not have to pay a monthly maintenance fee. Ensure the credit union has proof of your non-profit status to have the fee waived.

### ATM Debit Transaction Fees

Out of Network**** Transactions	\$1.50 US \$5.00 International	\$1.50 US \$5.00 International
Out of Network**** Inquiry	\$1.50	\$1.50
Transfer Fee	N/A	N/A
VISA Foreign Transaction Fee	1.00% of each single currency transaction in US dollars	1.00% of each single currency transaction in US dollars
Minimum Opening Deposit	\$100.00	\$100.00

\*\*\*\*Our network is the CO-OP ATM Network. Over 30,000 ATMs nationwide are part of our CO-OP Network. Please see our website for a complete listing of in-network ATMs.

Some fees apply equally to both business checking accounts. Please see the reverse side for a list of fees that apply to all business checking accounts. For a complete list of fees that may apply to a business membership (not specifically to checking), please review the complete rate and fee schedule. All fees are accurate as of the effective date noted on this page. Fees may change, and you will be notified as required by law of any changes.



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## Business Checking Account Fees

These fees are the same whether a business member has chosen the Simply Business Checking or the Premium Business Checking Account. This list is provided as part of this disclosure as a convenience to the member but is not a complete list of fees for loan or savings/investment products. Please consult your membership and account agreement, any applicable loan disclosures, and the current rate and fee schedule.

### Checking Services

Return Statement or Dormant Account Monthly Fee	\$5.00
Non-Sufficient Funds/Overdrawn Fee/Privilege Pay	\$33.00
**Foreign Deposit Item	Pass-through charge*
**Returned Deposit Item	\$20.00
Temporary Checks (per page of four)	\$2.00
Automatic Sub-Account Transfer	\$2.00
Stop Payment	\$30.00
Membership Reinstatement	\$25.00
Check/Debit Copy	\$3.00

### Visa® Card Services (Debit & ATM Only)

ATM Card Annual Fee (only if not a debit card)	\$12.00
Replacement Card	\$15.00
Rush Order of Replacement Card	\$50.00
Rush Order of PIN for Card	\$50.00
ATM/Debit Card Withdrawal (after 10 PIN Transactions each month)	\$3.00

### Other Fees

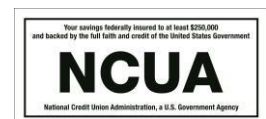
Early Membership Close (Within 90 days of opening)	\$25.00
Domestic Outgoing Wire	\$30.00
International Outgoing Wire	\$50.00
Incoming Wire	\$0.00
Cashier's Check/Credit Union Check	\$3.00
Telephone Transfer	\$3.00
Account Reconciliation/Research (per hour)	\$25.00
**Collection (incoming or outgoing)	\$15.00
Garnishment or Levy	\$75.00
Paper Statement Fee (Charged monthly)	\$3.00

\*Pass-through charge: When processing certain items at the credit union, a third party's services must be accessed. These third parties charge for their services, and the charge our member will receive is equal to the amount charged to us by the third party.

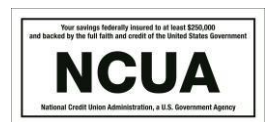
\*\*Additional fees incurred for processing these items will be debited from the member account.

Account	Minimum to Open	Term	Compounded/Credited	Minimum Balance to Earn APY	Interest Rate %	Annual Percentage Yield (APY) %
Non Profit Reserve Savings Account*	N/A	N/A	Monthly	\$0 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000.00+	0.0000 2.0801 2.3251	0.00 2.10 2.35

\*\*\*\* Must be a 501c3 or 501d to open this account.



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