

## Business Fee Schedule

<b>Checking Account Monthly Service Fees</b>	
<b>Business Checking</b>	
With at least 20 debit card transactions* per month or ADB+ \$1,000 or more	No Monthly Service Fee
With less than 20 debit card transactions* per month and ADB+ less than \$1,000	\$10.00 per month
<b>Business Rewards Checking</b>	
With at least 30 debit card transactions* per month or ADB+ \$5,000 or more	No Monthly Service Fee
With less than 30 debit card transactions* per month and ADB+ less than \$5,000.	\$15.00 per month
Premier Business Checking	No Monthly Service Fee
<b>Overdraft/Returned Item Fees</b>	
NSF (for unpaid check or ACH items returned for non-sufficient funds)	\$38.00 per item
NSF Courtesy Paid Item (for overdrawing a checking account related to ACH and check items)	\$38.00 per item
Courtesy Pay (for overdrawing a checking account related to debit card or ATM transactions)	\$38.00 per item
Uncollected Funds (for ACH or check items where sufficient funds are not yet available)	\$38.00 per item
Overdraft Protection Transfer	\$10.00 per transfer
<b>Account Fees</b>	
Early Account Closure (if closed within 180 days of account opening)	\$20.00
Checking Account Inactivity (after 12 consecutive months of no financial activity)	\$5.00 per month
Bad Address/Returned Mail	\$5.00 per month
<b>Business Checking</b>	
First 50 checks deposited or paid** per month	No Charge
For each check over 50 checks deposited or paid** per month	\$0.25 Per Check Charge
<b>Business Rewards Checking</b>	
First 250 checks deposited or paid** per month	No Charge
For each check over 250 checks deposited or paid** per month	\$0.25 Per Check Charge
<b>Electronic Access Fees</b>	
Digital Banking including Bill Pay and Text Banking	Free
Telephone Banking	Free
Transactions and Inquiries at CFCU-owned ATMs and ATMs that use the Allpoint Network~	Free
Transactions and Inquiries at Non CFCU-owned ATMs and ATMs that do not use the Allpoint Network~	\$1.50 per transaction
Card Replacement (additional expedited mailing fees may apply)	\$10.00 per replacement
<b>ACH Origination Fees</b>	
Returned ACH Origination Fee	\$20.00 per return
Same Day Origination Fee	\$10.00 per file
<b>Other Fees</b>	
Stop Payment	\$38.00 per check/ACH item or range of checks

Temporary checks (4 minimum)	\$1.00 for each increment of 4
Telephone Transfer processed by CFCU Representative	\$5.00 per transfer
Teller/Official Check Withdrawal	\$5.00 per check (2 Free per visit, limit 6 per month)
Redeposit for presented item returned unpaid and resubmitted	\$10.00 per item
Returned Check for presented item returned not paid and debited from account	\$20.00 per item
Account Research (1 hour minimum)	\$25.00 per hour
Verification of deposit/credit reference (charged to requestor)	\$25.00
Notice of Levy/Restraining Order	\$100.00 per notice
Escheated account charges	\$50.00 per escheated account

\*Debit card transactions must post and settle to the account to be included in the monthly count. ATM transactions are not included in the monthly count.

\*\*The monthly check count includes each check item deposited to the account and each check item paid (cleared) from the account. The total charge will be applied to the account at month-end.

+ADB = Average Daily Balance for the calendar month. Based on the combined ADB of the checking and savings accounts for the primary account owner of any owned Business Checking or Business Rewards Checking account(s).

~Go to [www.allpointnetwork.com](http://www.allpointnetwork.com) for a listing of ATMs that use Allpoint Network Effective 8/21/2020