



**COST RECOVERY AND FEE SCHEDULE
BUSINESS ACCOUNTS
EFFECTIVE 8/5/2019**

| | Business Savings | Basic Business Checking Account | Active Business Checking Account | Premium Business Checking Account |
|---|---|---|--|---|
| Monthly Minimum Balance Fee | \$3.00 | \$10.00 | \$12.00 | \$15.00 |
| <i>To waive fee:</i> | Maintain a balance of \$75.00 in the savings and have other share(s), or \$1,000 | \$1,000 minimum daily balance or \$2,500 average daily balance | \$2,500 minimum daily balance or \$5,000 average daily balance | \$5,000 minimum daily balance or \$10,000 average daily balance |
| <i>See Business Rate Disclosure for additional information</i> | minimum daily balance or a \$2,500 average daily balance | | | |
| Deposit Activity Fee After maximum number of monthly deposits | N/A | N/A | \$2.00 Deposit Max: 30 | \$2.00 Deposit Max: 50 |
| Per Item Deposit Activity Fee After maximum number of items per deposit | N/A | N/A | \$0.10 Deposit Max: 50 | \$0.10 Deposit Max: 75 |
| Coin and Currency Processing Activity Fee | \$5.00 per \$1,000 deposited or withdrawn | \$5.00 per \$1,000 deposited or withdrawn | \$5.00 per \$2,500 deposited or withdrawn | \$5.00 per \$5,000 deposited or withdrawn |
| Items Paid After Maximum Per Month After maximum number of items paid | N/A | N/A | \$0.20 Max Items: 250 | \$0.20 Max Items: 500 |
| Stop Payment | \$22.00 per stop payment | | | |
| Wire Transfers | Outgoing wire transfer: \$25.00 each | Wire currency exchange: 1% of wire amount | | |
| ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM) | Checking Account First 2 transactions per month FREE \$1 per transaction thereafter | Checking Account, plus *Active Loan or Credit Card First 4 transactions per month FREE \$1 per transaction thereafter | | |
| | *RCU loan or credit card with at least 1 transaction or payment in the prior month. | | | |
| ATM Deposit Correction | \$3.00 | | | |
| Replacement ATM/Visa Check Card | One FREE per year / \$5.00 each thereafter | | | |

Account Usage



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| | | | |
|--|---|---|---|
| Overdraft/ Non-Sufficient Fund Fees | Non-Sufficient Funds (NSF) or Overdrafts | \$23.00 per occurrence Returned checks and ACH transactions may be presented more than once by the company / merchant | |
| | Return of Cashed/Deposited Items | \$7.00 per item | |
| | Return of Cashed/Deposited Items From Self | \$22.00 per item | |
| Other Account Services | Notary and Signature Guarantee Services | RCU documents FREE / \$10.00 per signature for all other documents | |
| | Address Locator | \$5.00 | |
| | Official Checks | Checks: \$5.00 each (payable to 3 rd party) | Official Check Refund/Replacement: \$10.00 ea. |
| | Photocopies (Statements, checks, etc.) | \$3.00 each (2 free copies of checks written by you per statement period) | |
| | Printed Account Transactions | \$1.00 per page | |
| | Record Research | \$25.00 per hour (1 hour minimum) | |
| | Processing Legal Documents (Levies, etc.) | \$75.00 per item | |
| | Escheatment Notification | \$2.00 | |
| | Verification of Deposit | \$20.00 | |
| | Loan Payments by Phone | \$5.00 per payment | |
| | Bill Pay Federal Express Delivery | \$15.00 per delivery | |
| Health Savings | Health Savings Account Monthly Fee | \$1.00 (waived during first 12 months account is opened & on balances greater than \$250.00) | |