



COST RECOVERY AND FEE SCHEDULE BUSINESS ACCOUNTS EFFECTIVE 7/26/2021

	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Coin and Currency Processing Activity Fee	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn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 presentment 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 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
Expedited Payment through Bill Pay	\$12.00 per delivery	