



**COST RECOVERY AND FEE SCHEDULE  
BUSINESS ACCOUNTS  
EFFECTIVE 10/1/2019**

	Business Savings	Basic Business Checking Account	Active Business Checking Account	Premium Business Checking Account
<b>Monthly Minimum Balance Fee</b>	\$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 minimum daily balance or a \$2,500 average daily balance	\$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>				
<b>Deposit Activity Fee</b> After maximum number of monthly deposits	N/A	N/A	\$2.00 Deposit Max: 30	\$2.00 Deposit Max: 50
<b>Per Item Deposit Activity Fee</b> After maximum number of items per deposit	N/A	N/A	\$0.10 Deposit Max: 50	\$0.10 Deposit Max: 75
<b>Coin and Currency Processing Activity Fee</b>	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn
<b>Items Paid After Maximum Per Month</b> After maximum number of items paid	N/A	N/A	\$0.20 Max Items: 250	\$0.20 Max Items: 500
<b>Stop Payment</b>	\$22.00 per stop payment			
<b>Wire Transfers</b>	Outgoing wire transfer: \$25.00 each	Wire currency exchange: 1% of wire amount		
<b>ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM)</b>	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.			
<b>ATM Deposit Correction</b>	\$3.00			
<b>Replacement ATM/Visa Check Card</b>	One FREE per year / \$5.00 each thereafter			

Account Usage



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