

COST RECOVERY AND FEE SCHEDULE BUSINESS ACCOUNTS

Effective 4/01/2017

	Business Savings	Basic Business Checking Account	Active Business Checking Account	Premium Business Checking Account	
Account Usage	Monthly Minimum Balance Fee <i>To waive fee:</i> <i>See Business Rate Disclosure for additional information</i>	\$3.00 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	\$10.00 \$1,000 minimum daily balance or \$2,500 average daily balance	\$12.00 \$2,500 minimum daily balance or \$5,000 average daily balance	\$15.00 \$5,000 minimum daily balance or \$10,000 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	Coin and Currency Processing Activity Fee	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn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	
	ATM Deposit Correction	\$3.00			
	Replacement ATM/Visa Check Card	One FREE per year / \$5.00 each thereafter			
Overdraft/ Non-Sufficient Fund Fees	Non-Sufficient Funds (NSF) or Overdrafts	\$23.00 per item			
	Return of Cashed/Deposited Items	\$7.00 per item			
	Return of Cashed/Deposited Items From Self	\$22.00 per item			



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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)	