

## Schedule of Business Fees

### Business Savings Account Fees

- Closed Share Account..... \$25.00  
*(If closed within 6 months of opening)*
  - Dormant Account Fee ..... \$10.00/month
  - **Business Money Market**
    - > \$2,500 minimum balance or ..... \$5.00/month
    - > First six withdrawals\*\* per month..... Free
    - > Additional withdrawals\*\* per month ..... \$3.00 each
- \*\*Withdrawals include by cash, check or transfer*

### Business Checking Account Fees

- Member Checks ..... Cost Varies
  - Counter/Starter Checks..... \$.50 each, 4 per sheet
  - Overdraft Transfer from Savings..... \$3.00/transfer
  - Check Copy ..... first 3 free, then \$5.00 each  
*(Paid within last 12 months)*
  - Check Copy ..... \$15.00 each  
*(Older than 12 months)*
  - Check Book Balancing ..... First time is free, then \$5.00 minimum & \$20.00/hour after first ½ hour
  - Non-Sufficient Funds Return (NSF)..... \$33.00 each
  - ACH/Automatic Payment Returned NSF ..... \$33.00 each
  - Checks Deposited and Returned NSF..... \$33.00 each
  - **Premier Business Interest Checking**
    - > \$1,500 minimum balance or ..... \$10.00/month\*
    - > Additional transactions over \$1,000 ..... \$.10/item\*\*
    - > Additional currency deposits over \$10,000 ..... \$.50/\$1,000.00\*\*\*
    - > Closed Checking Fee ..... \$25.00  
*(If closed within 90 days of opening)*
- \*Member has 2 statement cycles to reach the required minimum balance*
- \*\*First 1,000 items within the calendar month are free*
- \*\*\*First \$10,000 in currency & coin deposits free during each calendar month*
- **Business Interest Checking**
    - > Maintenance Fee ..... \$5.00/month
    - > Additional items over 200 ..... \$.35/item\*  
*\*First 200 items within the calendar month are free*
  - **Basic Business Checking**
    - > Additional items over 300 ..... \$.25/item\*  
*\*First 300 items within the calendar month are free*

## ATM/Debit Card Fees

- Deposits & POS Transactions..... Free
- Transfers, Withdrawals & Balance Inquiries  
at machines ..... 10 free, then \$1.00 each
- Card or PIN Replacement..... \$5.00
- Card Capture due to Misuse ..... \$25.00

## Other Fees *(Can apply to all shares)*

- Incoming Wire Transfers ..... Free
- Shared Branch Transactions..... Free  
*(Some Exclusions Apply)*
- Online Bill Pay ..... Free\*\*
- Money Orders (Holland Locations Only)..... \$1.00
- Account History ..... \$1.00/page
- Official Check ..... \$2.00
- Duplicate Statement Copy ..... \$5.00
- Returned Mail with No Forwarding Address ..... \$5.00
- ACH Manual Posting..... \$5.00/transaction
- Verification of Account Letter..... \$15.00
- Research on Items 90 Days or  
Older ..... \$15.00 per item  
*(Fee refunded if result shows CU error)*
- Outgoing Wires (Domestic Only) ..... \$25.00
- Exchange “On-Ups” Check for Official  
Check ..... \$25.00
- Account Research..... \$25.00/hour
- Checks Deposited & Returned NSF..... \$33.00/item
- ACH/Automatic Payment Returned NSF ..... \$33.00/item
- Stop Payment..... \$33.00/item
- Uncollected funds..... \$33.00
- Escheat Fee ..... \$50.00
- Garnishment/Levies/  
Other Legal Processes..... \$100.00/hour

\*All fees subject to change.

\*\*Please note that after 180 days of inactivity, you will be charged a monthly inactivity fee of \$5.00 and may be removed from the online bill payment service.

Federally insured  
by NCUA

Member Solutions Center  
Mon-Fri: 8am-7pm | Sat: 9am-1pm

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