

BUSINESS ACCOUNTS FEE SCHEDULE

Applicable to all business accounts effective October 1, 2019



Account Maintenance Fees	Fee Amount
Business Interest Checking <i>(Waived if account maintains a minimum balance of \$2,500)</i>	\$15.00 per month*
Small Business Checking <i>(Waived if business logs into online/mobile banking once per calendar month & receives eStatements)</i>	\$5.00 per month*
Business Plus Checking <i>(Waived if account maintains a minimum balance of \$500, business logs into online/mobile banking once per calendar month & receives eStatements)</i>	\$10.00 per month*
Corporate Checking	\$20.00 per month*
Money Market <i>(Waived if account maintains a minimum balance of \$2,500)</i>	\$15.00 per month*
Account Services	
ACH File Origination	\$5.00
ACH Per Item Returned Fee	\$5.00 per item
Account Reconciliation/Research	\$30.00 per hour*
Below Account Requirement Fee <i>(Primary Savings with less than \$5.00)</i>	Remainder of Balance
Check/ACH Stop Payment	\$29.00*
Excessive Share Withdrawals – Savings Account <i>(Withdrawals, automatic transfers, or payments out of a savings account in excess of six (6) during a calendar month.)</i>	\$3.00 per withdrawal \$3.00 maximum per day
Excessive Share Withdrawals – Money Market Account <i>(Withdrawals, automatic transfers, or payments out of a money market account in excess of six (6) during a calendar month.)</i>	\$7.00 per month
Inactive/Dormant Account <i>(Inactive if no withdrawals/deposits have been made for 12 months. Waived if account holder has an average balance greater than \$100, is less than 18 years old or has another active account.)</i>	\$5.00 per month
Non Sufficient Funds (NSF) Fee <i>(applies to items returned unpaid)</i>	\$30.00
Printed Statement Fee – for mailed printed statements	\$0.75 per paper statement
Returned Deposited Check Fee	\$5.00*
Temporary Checks	\$3.00 for every 12, after the first 12 free
Wire Transfer – Outbound Domestic	\$20.00
ATM & Card Services	
ATM Empty Envelope/Non-Negotiable Item Deposited	\$35.00
ATM Transaction Fee or Balance Inquiry <i>(at a non-C1st ATM)</i>	\$1.00 per transaction, after the first ten free per month
Lost Card Replacement	\$10.00*
Transaction Fees <i>(for each debit, credit, or deposited item)</i>	
Small Business Checking	\$0.25 per item after 100 items/month free*
Business Plus Checking	\$0.25 per item after 250 items/month free*
Non-Profit Checking	\$0.25 per item after 250 items/month free*
Corporate Checking	\$0.10 per item after 300 items/month free*
Change / Coin Orders	1% of total for orders of \$100/larger
Coin Processing	1% of total for processing of \$100/larger*
Online Services	
Business Remote Deposit	\$60 per month
Safe Deposit Box	
3x5 Box Rental	\$15.00 per year
3x10 Box Rental	\$25.00 per year
5x10 Box Rental	\$30.00 per year
10x10 Box Rental	\$60.00 per year
Lost Key or Drilling	Actual Cost
General Services	
Garnishments/Levy	\$35.00
Lien Subordination Fee	\$225.00
Returned Mail Fee	\$5.00 per month, until address is updated
Secured Deposit Bags	\$30 per bag
Statement – copy in branch	\$2.00 per statement
VISA Gift Card	\$2.50 per card
VISA Reloadable Gift Card	\$4.95 per card

This credit union is federally insured by the NCUA.

*Subject to Iowa Sales Tax

Apply Online: c1stcu.com · Toll Free: 866.360.5370 · Text: 641.638.5015