

BUSINESS ACCOUNTS FEE SCHEDULE

Applicable to all business accounts effective December 29, 2023.



Account Research	\$30.00 per hour*
ACH File Origination	\$5.00
ACH Per Item Returned Fee	\$5.00 per item
ATM Transaction Fee or Balance Inquiry (at a non-C1st ATM, in excess of 10 per month)	\$1.00 per transaction
Business Remote Deposit	\$60 per month
Change / Coin Orders	1% of total for orders of \$100/larger
Coin Processing	1% of total for processing of \$100/larger*
Debit Card Replacement	\$10.00*
Excessive Withdrawals – Money Market Account (Excess of six per calendar month.)	\$7.00 per month
Garnishments/Levy	\$35.00
Inactive/Dormant Account (no activity in 12 calendar months. Waived if account holder has an average balance greater than \$100, is less than 18 years old or has another active account.)	\$7.00 per month
Lien Subordination Fee	\$150.00
Mailed Paper Statement Fee (Excludes Dollar Dog, Your Voice and ClubGO accounts)	\$1.50 per statement
Minimum Balance Fee – Primary Savings (Waived if account maintains minimum balance of \$5)	Remainder of Balance
Minimum Balance Fee – Money Market (Waived if account maintains minimum balance of \$2,500)	\$15.00 per month
Minimum Balance Fee – Business Interest Checking (Waived if account maintains minimum balance of \$2,500)	\$15.00 per month
Monthly Service Fee – Small Business Checking (Waived if business receives eStatements)	\$5.00 per month*
Monthly Service Fee – Business Plus Checking (Waived if account maintains a minimum balance of \$500 & receives eStatements)	\$10.00 per month*
Monthly Service Fee – Corporate Checking	\$20.00 per month*
Non Sufficient Funds Fee/NSF Fee (applies to items returned unpaid)	\$30.00
Overdraft Fee (applies to items paid)	\$30.00
Overdraft Transfer from Savings Account	\$5.00 per day
Returned Deposited Check Fee	\$5.00*
Returned Mail Fee	\$5.00 per month, until address is updated.
Safe Deposit Box – 3x5 Box Rental	\$15.00 per year
Safe Deposit Box – 5x5 Box Rental	\$20.00 per year
Safe Deposit Box – 3x10 Box Rental	\$25.00 per year
Safe Deposit Box – 5x10 Box Rental	\$30.00 per year
Safe Deposit Box – 10x10 Box Rental	\$60.00 per year
Safe Deposit Box – Lost Key or Drilling	\$100.00
Statement – copy in branch	\$2.00 per statement
Stop Payment	\$29.00*
Temporary Checks	\$3.00 for every 12, after the first 12 free
Transaction Fees – Small Business Checking (for each debit, credit, or deposited item)	\$0.25 per item after 100 items/month free*
Transaction Fees – Business Plus Checking (for each debit, credit, or deposited item)	\$0.25 per item after 250 items/month free*
Transaction Fees – Non-Profit Checking (for each debit, credit, or deposited item)	\$0.25 per item after 250 items/month free*
Transaction Fees – Corporate Checking (for each debit, credit, or deposited item)	\$0.10 per item after 300 items/month free*
VISA Gift Card	\$3.50 per card
VISA Reloadable Card	\$5.95 per card
VISA Travel Card	\$5.95 per card
Wire Transfer – Outbound Domestic	\$20.00



866.360.5370

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* Subject to Iowa Sales Tax.

This credit union is federally insured by the NCUA.