

BUSINESS ACCOUNTS FEE SCHEDULE

Applicable to all business accounts effective December 29, 2023.



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| 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 logs into digital banking once per calendar month & receives eStatements) | \$5.00 per month* |
| Monthly Service Fee – Business Plus Checking (Waived if account maintains a minimum balance of \$500, business logs into digital banking once per calendar month & 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

c1stcu.com

* Subject to Iowa Sales Tax.

This credit union is federally insured by the NCUA.