

BUSINESS ACCOUNTS FEE SCHEDULE

Applicable to all business accounts effective June 1, 2020



| 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 | \$100.00 |
| 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 |

*Subject to Iowa Sales Tax

**Indicates a change from previous Fee Schedule

This credit union is federally insured by the NCUA.

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