

Business Service Charge Schedule

Effective June 26, 2023



Business Signature Checking

Monthly Service Charge\$25
Waived with \$35,000 or greater combined average monthly balance in business checking accounts, business savings accounts, or business CDs.

Deposit and Withdrawal per Item \$0.25 per item*
*First 500 combined items are free, combined items include checks, withdrawals, deposits, and electronic items.

Business Preferred Checking

Monthly Service Charge\$15
Waived with \$7,500 or greater combined average monthly balance in business checking accounts, business savings accounts, or business CDs.

Deposit and Withdrawal per Item \$0.35 per item*
*First 200 combined items are free, combined items include checks, withdrawals, deposits, and electronic items.

Business Checking

Monthly Service ChargeNo Charge
Deposit and Withdrawal per Item \$0.50 per item*
*First 25 combined items are free, combined items include checks, withdrawals, deposits, and electronic items.

Paper Statement\$2 per month

Additional Business Checking

Requires Business Signature Checking

Monthly Service ChargeNo Charge
Deposit or Withdrawal per Item..... \$0.25 per item*
*First 100 combined items are free, combined items include checks, withdrawals, deposits, and electronic items.

Business Analysis Checking

Monthly Service Charge\$15
Deposit and Withdrawal \$0.15 per item
Sweep Maintenance\$40 per account
Earning Credit.....Varies*
*Contact Business Services

IOTA Checking

Requires Business Analysis Checking

Monthly Service ChargeNo Charge
Deposit and Withdrawal per ItemNo Charge

Business Signature Savings

Requires Business Signature Checking or Business Analysis Checking.

Monthly Service ChargeNo Charge

Business Preferred Savings

Requires Business Signature Checking, Business Preferred Checking, or Business Analysis Checking.

Monthly Service ChargeNo Charge

Business Savings

Monthly Service Charge\$5 per month
Waived with \$500 or greater average monthly account balance.

Card Services

ATM Out-of-Network Transaction Fee \$2.50
ATM inquiries/transfers/withdrawals at ATMs other than FAIRWINDS, Presto! and CO-OP Network.

Credit Card Balance Transfer FeeNo Charge

Credit Card Cash Advance Fee 4% \$10 minimum

Credit Card Foreign Currency Exchange RateNo Charge

Credit Card Late Fee\$39

Credit Card Over Limit\$39
Over-limit by 1% or more of the credit line.

Credit Card Returned Payment\$30

Debit Card Foreign Currency Exchange Rate2% of transaction

Deposit Services

Dormant Account after 12 Months \$10 per month
Account balances under \$500 per account

Return Deposit Items (due to NSF/UCF) \$15 each

Return Deposit Items (other than NSF/UCF) \$35 each

Stop Payment \$30 each ACH, bill payment, or check

Business Banking Suite Services

FAIRWINDS Business Online SuiteNo Charge

Desktop Check Deposit Implementation\$35

Desktop Check Deposit Monthly Access \$20 per month

Online ACH/Payroll Exception Item \$5 each

Online ACH/Payroll Implementation \$100

Online ACH/Payroll Template Assistance \$5 each
All online ACH/payroll services require a FAIRWINDS Business Checking account.

Positive Pay with Full Reconciliation Monthly Fee\$80

Positive Pay without Full Reconciliation Monthly Fee\$40

Positive Pay Per Item \$0.08

Positive Pay Exceptions Reported \$5

Positive Pay Exceptions Returned\$15

Overdraft Services

Insufficient Funds (NSF)\$35 each
ACH transactions, ATM, check, and everyday debit transactions.

Uncollected Funds\$35 each
Occurs when you make a purchase but your available balance is not enough to cover the purchase. The available balance is your balance minus any holds or debit card authorizations from merchants that may be processed on your account.

Wire Services

Incoming Domestic\$15 each
Rebated for Business Signature Checking.

Incoming International\$20 each
Rebated for Business Signature Checking.

Outgoing Domestic\$25 each

Outgoing International\$45 each

Online Wire: Implementation\$120

Online Wire: Wire Template Assistance \$5 each

Online Wire: Outgoing Domestic\$10 each

Online Wire: Outgoing International\$20 each
All online wire services require a FAIRWINDS Business Checking account.

Miscellaneous

Bad Address\$5 per month

Cash Coin Purchase or Deposit\$0.10 per roll

Cash Currency Purchase or Deposit\$0.10 per \$100 (after \$5,000)

Cashier's Check \$5 each

Money Order \$4 each

Verification of Deposit\$10 each