

Business Service Charge Schedule

Effective November 1, 2025



Business Signature Checking

Monthly Service Charge\$25*

*Waived with **any** of the following:

- Waived with \$35,000 or greater combined average monthly balance in business checking accounts, business savings accounts, or business CDs.
- Waived with \$7,500 monthly deposits via FAIRWINDS Merchant Services or Autobooks
- Waived with spending \$2,000 monthly using your FAIRWINDS debit card

Deposit and Withdrawal per Item Free*

*Unlimited free items. Items include checks, withdrawals, deposits, and electronic items.

Business Preferred Checking

Monthly Service Charge\$15

*Waived with **any** of the following:

- Waived with \$7,500 or greater combined average monthly balance in business checking accounts, business savings accounts, or business CDs.
- Waived with \$4,500 monthly deposits via FAIRWINDS Merchant Services or Autobooks
- Waived with spending \$1,000 monthly using your FAIRWINDS debit card

Deposit and Withdrawal per Item \$0.35 per item*

***First 300 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 50 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 RateNo Charge

Deposit Services

Insured Sweep \$50 per month

Requires Business Signature Savings and Business Analysis Checking or Business Signature Checking.

Dormant Account after 12 Months \$10 per month

Account balances under \$500 \$5 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*

*Rebated for Business Signature Checking for online check stop payments.

Business Banking Suite Services

FAIRWINDS Business Online SuiteNo Charge

Desktop Check Deposit Implementation\$35*

*Waived for Business Signature Checking.

Desktop Check Deposit Monthly Access \$20 per month**

** Rebated for Business Signature Checking and Business Preferred Checking at end of each month.

Online ACH/Payroll Exception Item \$5 each

Online ACH/Payroll Implementation\$100

*Waived for Business Signature Checking.

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 and Business Preferred Checking.

Incoming International\$20 each

Rebated for Business Signature Checking.

Outgoing Domestic\$25 each

Outgoing International\$45 each

Online Wire: Implementation\$120*

*Waived for Business Signature Checking.

Online Wire: Wire Template Assistance \$5 each

Online Wire: Outgoing Domestic\$10 each**

**Rebated for Business Signature Checking and Business Preferred Checking.

Online Wire: Outgoing International\$20 each***

***Rebated for Business Signature Checking.

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

Listed above is FAIRWINDS' Business Service Charge Schedule, which sets forth certain conditions, rates, fees, and charges applicable to your accounts. This schedule is incorporated into your Business Membership and Account Agreement with FAIRWINDS Credit Union. © 2025 FAIRWINDS Credit Union