

Commercial Services Fees & Benefits

Effective February 1, 2026

No-Fee/Free Services

Account Management

- Online & Mobile Banking
- Magic*Touch

Card Services

- Debit/Credit

Deposit Services

- e-Statements (Electronic Statement)
- Courtesy Pay – Transactions of \$5 or Less

ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network (\$5,000+ ATMs Worldwide at Specific Retailers)*

Small Business Checking

- No Monthly Service Charge
- Transaction Fee for First 100 Items

Regular Business Checking

- No Monthly Service Charge with Minimum Daily Balance of \$5,000+
- Transaction Fee for First 250 Items

Business Volume Checking

- No Monthly Service Charge with a Minimum Daily Balance of \$15,000+
- Transaction Fee for First 500 Items

*Costs at non-VyStar ATMs/networks can vary depending on the ATM owner)

Fee Services

Small Business Checking

- Monthly Service Charge
- Transaction Fee – First 100 Items
- Transaction Fee – Over 100 Items
- Cash Services – Over \$10,000

No Fee
No Fee
\$.20 Per Item
\$.15 ea \$100 over

Regular Business Checking

- Monthly Service Charge
 - Minimum Daily Balance \$5,000
 - Minimum Daily Balance < \$5,000
- Transaction Fee – First 250 Items
- Transaction Fee – Over 250 Items
- Cash Services – Over \$20,000

No Fee
\$12.50
No Fee
\$.20 Per Item
\$.15 ea \$100 over

Business Volume Checking

- Monthly Service Fee
 - Minimum Daily Balance \$15,000
 - Minimum Daily Balance < \$15,000
- Transaction Fee – First 500 Items
- Transaction Fee – Over 500 Items
- Cash Services – Over \$35,000

No Fee
\$25
No Fee
\$.20 Per Item
\$.15 ea \$100 over

Transaction fees apply to cleared, deposited items, transfers, withdrawals and all other credits/debits.

Business Analysis Checking

- Monthly Maintenance Fee
- Deposits
- Deposited Checks
- Incoming Electronic Debit/Credits
- Checks Written
- Cash Over \$10,000
- Monthly Earnings Credit

\$10
\$.30 Per Item
\$.10 Per Item
\$.10 Per Item
\$.15 Per Item
\$.15 Each \$100 Over
Varies

Bill Pay (Online & Mobile Banking)

- 2-Day Expedited Delivery

\$15

ACH Origination

- Monthly Service Charge
- Transaction Fee
- Failure to Update Account Information
- ACH Return
- ACH Notification of Change
- ACH Reversal/Chargeback

Actual Cost
\$.05 Per Entry Item
\$5 Per Item
\$2 Per Return
\$2 Per Return
\$5 Per Instance

Loans

- Return Loan Payment/Return Check
- Account Research & Reconciliation

\$32
\$25 Per Hour

Deposit Services

- Non-Sufficient Funds (NSF) **\$32**
- Courtesy Pay
 - Transactions \$5 or Less **No Fee**
 - Transactions \$5.01 or More **\$29**
- Night Depository Keys
 - Replacement Keys **\$10**
- Deposit Bags **\$25 Each**
- Official Check **Cost Varies***
- Foreign Check Collection **\$3 Each**
- Escheatment **\$10**
- Account Research & Reconciliation **\$60 Per Account**
- Legal Processing **\$25 Per Hour**
- Return Check - Two-Party Check **\$75 Per Transaction**
- Check Payable and Drawn on Same Person **\$8**
- Replacement Key or Locking Drill **\$32**
- Late Payment (20 Days or More) **Passthrough**
- Outgoing Domestic Wires **\$15**
- Outgoing International Wires **\$20**
- Incoming Wire **\$35**
- Remote Deposit Capture **\$10**
- Cash Courier Fee **\$20**
- Coins/Currency:
 - Box **\$20**
- Dormant/Inactive Account **Passthrough**
- Stop Payment **\$1 Each**
- Mailed Statement Fee **\$5 Per Quarter**
- Overdraft Transfer Fee **\$15**
- Bad Address Fee **\$2**
- Statement Copy Fee **\$2**

Card Services

- Credit/Debit Card Replacement **\$7.50**
- Rush Delivery Card Replacement **\$25**
- Debit Card Foreign Transaction Fee **1% of Amount**
- ATM Convenience Fee **\$1.50 Per Transaction****

*For specific pricing, call our Contact Center at 904-777-6000 or 800-445-6289

**For withdrawals at non-VyStar owned or Allpoint ATMs



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BY NCUA