

**BUSINESS SERVICE CHARGE AND FEE SCHEDULE**

EFFECTIVE DATE 4/1/2025

**BUSINESS HIGH BALANCE CHECKING**

<b>Per Item<sup>1</sup> Service Fee</b>	\$0.20 per transaction item after first 400 per month
<b>Cash Processing</b>	0.10% per dollar amount after first \$25,000 per month
<b>Maintenance Fee</b>	\$30.00 per month If average daily balance <sup>2</sup> falls below \$50,000

**BUSINESS MONEY MARKET SAVINGS**

<b>Per Item<sup>1</sup> Service Fee</b>	\$0.20 per transaction item after first 20 per month
<b>Cash Processing</b>	0.10% per dollar amount after first \$2,500 per month
<b>Maintenance Fee</b>	\$10.00 per month If average daily balance <sup>2</sup> falls below \$5,000

**BUSINESS PREFERRED CHECKING**

<b>Per Item<sup>1</sup> Service Fee</b>	\$0.35 per transaction item after first 250 per month
<b>Cash Processing</b>	0.10% per dollar amount after first \$10,000 per month
<b>Maintenance Fee</b>	\$10.00 per month If average daily balance <sup>2</sup> falls below \$5,000

**BUSINESS SAVINGS**

<b>Per Item<sup>1</sup> Service Fee</b>	\$0.20 per transaction item after first 20 per month
<b>Cash Processing</b>	0.10% per dollar amount after first \$2,500 per month

**BUSINESS VALUE CHECKING**

<b>Per Item<sup>1</sup> Service Fee</b>	\$0.30 per transaction item after first 100 per month
<b>Cash Processing</b>	0.10% per dollar amount after first \$5,000 per month

<sup>1</sup>Item — An "item" is defined as, but is not limited to, the following: single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person, online, or by a call center representative and paid checks issued from the account.

<sup>2</sup>Average Daily Balance: Average Daily Balance is a monthly average of end-of-day balances.

## VISA® DEBIT, CREDIT AND ATM CARD TRANSACTIONS

### ATM Transactions

CO-OP Network ATMs	FREE
Other ATM Withdrawals and Inquiries (the ATM owner may charge a fee)	FREE

### Credit Card Cash Advance

2.00% of advanced amount assessed and begins to accrue interest on transaction date

### Visa® Debit Card Foreign Transaction

1.00% of the U.S. dollar amount of the foreign transaction for foreign currency conversions

0.80% of the U.S. dollar amount of the foreign transaction for International Service Assessment (ISA) fee

### Visa® Credit Card Foreign Transaction

2.00% of the U.S. dollar amount of the foreign transaction for foreign currency conversions

0.80% of the U.S. dollar amount of the foreign transaction for International Service Assessment (ISA) fee

## CONVENIENCE AND OTHER SERVICES

<b>Bill Pay</b>	FREE
<b>Business ACH Transactions</b>	\$5.95 per batch <sup>3</sup>
<b>Business Account Reconciliation</b> (per half-hour)	\$10
<b>Business Account Research</b> (per half-hour)	\$10
<b>Card Replacement</b> — More than 2 per calendar year	\$5
<b>Check Cashing for Non-Member</b> (per check)	\$5
<b>Coin Purchase &gt; \$250</b> — Advanced notice required	\$5
<b>Courtesy Pay</b>	\$20
Includes ACH, checks and debit card transactions of \$20.00 or more	
Maximum 3 per day, per share (Only if Opted-IN for Courtesy Pay service)	
<b>Credit Union Membership</b>	\$5 one-time
<b>Document Copies</b> (per printed statement / per cleared check)	\$3
<b>Express Delivery</b> — Includes overnight documents, cards, etc. (per item)	\$50
<b>Foreign Draft Collection Item</b>	\$25
<b>Levies/Garnishments</b> (per occurrence)	\$50
<b>Stop Payment</b> — Checks, ACH, Bill Pay (single or series)	\$30
<b>Uncollected Fee Due to Non-Sufficient Funds Items Not Paid (NSF)</b>	\$20
Maximum 3 per day, per share	
<b>Cashier's Check Not Payable to Account Entity</b> (per check)	\$3
<b>Cashier's Check for Non-Members and Merchant Checks</b> (per check)	\$5
<b>Expedited Payment via Debit Card by Phone</b> (per payment)	\$20
<b>Expedited Payment via Check by Phone</b> (per payment)	\$10
<b>Notary Service</b>	
Member	FREE
Non-member	\$5
Electronic/Digital	\$25
<b>Wire — Domestic</b> (per wire)	\$20
<b>Wire — International</b> (per wire)	\$50

## PRODUCTS AND SERVICES NO LONGER OFFERED

### BUSINESS CHECKING

Per Item <sup>1</sup> Service Fee	\$0.25 per transaction item after first 200 per month
Cash Processing	FREE
Maintenance Fee	\$5.00 per month If average daily balance <sup>2</sup> falls below \$1,000

### BUSINESS NON-PROFIT CHECKING

Per Item <sup>1</sup> Service Fee	\$0.15 per transaction item after first 100 per month
Cash Processing	FREE
Shared Branch Transaction Fee	\$2.00 per transaction item after first 20 per month If average daily balance <sup>2</sup> falls below \$1,000

### CONVENIENCE AND OTHER SERVICES

<b>Safe Deposit Box Annual Rental</b>	
3" x 5"	\$20
5" x 5"	\$30
3" x 10"	\$40
5" x 10"	\$60
10" x 10"	\$100
Drilling	\$200
Key Replacement	\$25