

Business Value Checking

Per Item¹ Service Fee	100 FREE per month \$0.30 per transaction item thereafter
Cash Processing	\$5,000 FREE per month 0.10% per dollar amount thereafter

Business Preferred Checking

Per Item¹ Service Fee	250 FREE per month \$0.35 per transaction item thereafter
Cash Processing	\$10,000 FREE per month 0.10% per dollar amount thereafter
Maintenance Fee	\$10.00/month If average daily balance ² falls below \$5,000

Business High Balance Checking

Per Item¹ Service Fee	400 FREE per month \$0.20 per transaction item thereafter
Cash Processing	\$25,000 FREE per month 0.10% per dollar amount thereafter
Maintenance Fee	\$30.00/month If average daily balance ² falls below \$50,000

Business Money Market Savings

Deposit Item¹	20 FREE per month \$0.20 per transaction item thereafter
Cash Processing	\$2,500 FREE per month 0.10% per dollar amount thereafter
Maintenance Fee	\$10.00/month If average daily balance ² falls below \$5,000.

Business Savings

Deposit Item¹	20 FREE per month \$0.20 per transaction item thereafter
Cash Processing	\$2,500 FREE per month 0.10% per dollar amount thereafter

ACH Transactions

Online ACH Credit	\$5.95/batch ³
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¹Item—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.

²Average Daily Balance: Average Daily Balance is a monthly average of end-of-day balances

³Batch—A "batch" is defined as the number of automatic clearing house (ACH) transactions processed as a single unit.

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
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Visa® Credit Card Foreign Transaction	1.00% of the US dollar amount of the foreign transaction for foreign currency conversions 0.80% of the US dollar amount of the foreign transaction Service Fee (ISA)
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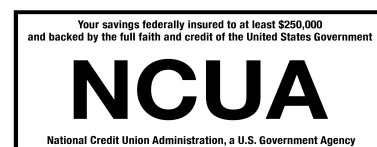
Visa® Debit Card Foreign Transaction	-0-
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Convenience and Other Services

Credit Union Membership	\$5.00 one-time
Wire Transfer – Domestic	\$20.00 per wire
Wire Transfer – International	\$50.00 per wire
Wire Transfer – Online Service (Domestic Only)	\$20.00 per wire
Coin Purchase – Advance notice required	FREE
Expedited Payment with Debit Card Over Phone	\$20.00 per payment
Expedited Payment via Check by Phone	\$10.00 per payment
Express Delivery - Includes overnight documents, cards, etc.	\$25.00 per item
Notary Service (member)	FREE
Levies/Garnishments	\$50.00 per occurrence
Returned Deposit	
Member's check	\$25.00 per check
Third party check	\$5.00 per check
Overdraft/Courtesy Pay/Non-Sufficient Funds	-0-
- Includes ACH, Bill Pay, checks, and debit cards— transaction may be declined	
Stop Payment	\$31.00 per item

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