

BUSINESS ACCOUNT SERVICE CHARGES

Effective Date: April 1, 2026



the credit union in your corner

BUSINESS MEMBERSHIP FEES

- Savings Only Business Membership¹ - \$10.00/month if the aggregate balance is less than \$2,500 in savings with no active loan or Visa
- Paper Statements² - \$3.00/month, waived by electing eStatements
- Inactive/Dormant Account³ - \$10.00 + Membership Fee
- Escheated Account - \$75.00
- Prime Share Account Closing - \$10.00
- Verification of Deposit - \$10.00
- Garnishment and Levy Processing - \$100.00
- Legal Processing (Subpoenas/Affidavits) - \$75.00
- Return/Bad Address - \$5.00/monthly

MISCELLANEOUS ACCOUNT FEES

- Account Balancing/Research Fee (min. 1 hr) - \$30.00/hour
- ACH Manual Posting - \$5.00/item
- Check Ordering (price depends on style) - Varies
- Coin Sorting Fee - 5%
- Completion of Request for Deposit Verification - \$10.00
- Corporate Check - \$3.00
- Deposit Error Correction - \$5.00
- Draft Copy - \$5.00
- Foreign Check Processing - \$6.00
- History Copy - \$2.00/page
- Money Order - \$2.00
- Pay by Phone - \$15.00
- Phone Transaction Fee (excluding PA24) - \$2.00
- Shared Branch Withdrawal (per month) - \$5.00 after first transaction
- Statement Copy Fee - \$3.00/page
- Stop Payment Fee (ACH, Checks, Debits) - \$30.00/item
- Temporary Check Fee - \$4.00/4 checks
- Foreign Check Fee - \$6.00/item
- Rapid Transfer - Outbound (Push to Card/Sending Funds) - 1.75% or \$0.50 Minimum
- Rapid Transfer - Inbound (Pull from Card/Receiving Funds) - 0.75% or \$0.50 Minimum

WIRES

- Wire Transfer - Domestic - \$25.00/item
- Wire Transfer - Foreign - \$45.00/item
- Incoming Wires - No Fee

ATM, DEBIT CARD & VISA FEES

- ATM Balance Inquiries - \$1.50/inquiry
- ATM/Visa/Debit Card Replacement (1 free card per year) - \$5.00/card
- Replacement Card - Overnight Shipping - \$35.00
- Replacement Card - FedEx to Different Address - \$35.00
- Cornerstone & CO-OP ATM Transactions - No Fee
- Non-CO-OP ATM Transactions - \$1.75/withdrawal

ONLINE SERVICE FEES

- Online Banking - No Fee
- Online Bill Pay - Set Up Charge⁵ - No Fee
- Online Bill Pay - Monthly Fee⁵ - No Fee

BUSINESS SHARE DRAFT FEES

Flex Business Checking

- 200 Monthly Combined Debit or Credit Items - \$0.50/each over 200
- Monthly Service Charge - No Fee
- Business Visa Debit Card Transactions - Unlimited
- Mobile Check Deposit - Unlimited

Clear Business Checking

- Monthly Service Charge for Balances \$0-\$2,499.99⁴ - \$10.00
- Monthly Service Charge for Balances \$2,500+ - No Fee
- Average Monthly Balance Transactions
 - Average Monthly Balances of \$0.00 - \$7,499.99 - 200 free transactions
 - Average Monthly Balances of \$7,500.00 - \$24,999.99** - 300 free transactions*
 - Average Monthly Balances of \$25,000.00 - \$249,999.99** - 500 free transactions*
 - Average Monthly Balances of \$250,000.00** - 1,500 free transactions*

**\$0.25/debit or credit after qualified free transactions*

***Interest Bearing over \$7,500.00*

- Business Visa Debit Card Transactions - Unlimited
- Check Deposit - Unlimited

OVERDRAFT & RETURNED ITEMS FEES

- CP Overdraft (Items paid using Courtesy Pay) - \$30.00/item per posting attempt
- RTD /NSF Item (returned/insufficient funds) - \$30.00/item per posting attempt
- Transfer to Cover Overdrawn Checking - \$3.00 per transfer withdrawal

NON-MEMBER FEES

- Cashing Member Checks - \$10.00
- Cashing Money Orders - \$5.00
- Cashing Corporate Drafts - \$5.00
- ATM Surcharge Fee - \$3.50
- Coin Sorting Fee - 10%

1 - A \$10 fee is charged to accounts with an aggregate Average Daily Balance under \$2,500 and will be waived if the account has an active loan, mortgage or Visa.

2 - Statement fee is waived by electing to discontinue receiving a mailed account statement and receive an eStatement. Must provide a valid email address to sign up for eStatements.

3 - Inactivity fee is charged after 6 consecutive months of inactivity. Excludes an account with an active loan, mortgage or Visa.

4 - No monthly maintenance fee if average monthly account balances in all shares under the same account number is greater than \$2,500.

5 - In order to qualify for "no fee" Online Bill Pay, the member must sign up for eStatements. Online Bill Pay will be deactivated if payments go inactive for a period of 6 months.