



BUSINESS ACH SERVICES COST RECOVERY & FEE SCHEDULE:
EFFECTIVE 11/01/2023

Business ACH Services		Business Choice Checking	Business Analysis Account
	High Volume Fee: 30 or more entries per month		
	Monthly Fee:	\$25.00	\$25.00
	Per Entry Transaction	\$0.10	\$0.10
	Standard Volume Fee: Less than 30 entries per month		Option Not Available
	Monthly Fee:	\$0.00	
	Per Entry Transaction:	\$1.00	
	Consultation: Optional Business ACH training or consultation requests with a RCU team member exceeding 1 hour.	\$30.00 per hour	\$30.00 per hour
	Returned Item	\$7.00 per returned entry	\$7.00 per returned entry
Notification of Change	\$3.00 per notification of change	\$3.00 per notification of change	
Letter of Indemnification Request by Company RCU attempt to reverse a processed entry	\$30.00 per letter	\$30.00 per letter	
Proof of Authorization: Request Company provide proof of authorization in response to a receiver dispute	\$25.00 per proof	\$25.00 per proof	
Excessive Entry Dispute Ratio – Monthly Penalty: Penalty leveled for any month in which entry disputes exceed allowable levels.	\$50.00	\$50.00	

Company’s use of Business ACH Services is also subject to the terms and conditions of the Business ACH Terms of Service Agreement, the Business Membership Account Disclosure, and the Cost Recovery Fee Schedule – Business Accounts, incorporated into this Disclosure by reference.

Volume fees are determined by Company’s selection of either the “High Volume” or “Low Volume” fee model. Company may request to change the selected model, with changes to take effect within 5 business days.