



COST RECOVERY AND FEE SCHEDULE BUSINESS ACCOUNTS EFFECTIVE 11/01/2023

Account Usage		Business Savings	Business Essential Checking Account	Business Choice Checking	Business Analysis Account	Active Business Checking Account (not available for new accounts)	Premium Business Checking Account (not available for new accounts)
	Monthly Minimum Balance Fee	\$3.00	\$8.00	\$15.00	\$20.00	\$12.00	\$15.00
	<i>To waive fee:</i>	Maintain a balance of \$75.00 in the savings and have other share(s), or	\$1,000 average daily balance or \$5,000 Combined Average Daily Business Deposit Balance	\$5,000 average daily balance or \$10,000 Combined Average Daily Business Deposit Balance	Earning credits applied towards transaction and monthly fees	\$2,500 minimum daily balance or \$5,000 average daily balance	\$5,000 minimum daily balance or \$10,000 average daily balance
	<i>See Business Rate Disclosure for additional information</i>	\$1,000 minimum daily balance or a \$2,500 average daily balance					
	Number of Checks Deposited & Paid	N/A	Up to 300 per month	\$0.20/per item over the combined limit of 300 checks per month	\$0.20/per item over the combined limit of 500 checks per month	N/A	N/A
	Deposit Activity Fee After maximum number of monthly deposits	N/A	N/A	N/A	N/A	\$2.00 Deposit Max: 30	\$2.00 Deposit Max: 50
	Per Item Deposit Activity Fee After maximum number of items per deposit	N/A	N/A	N/A	N/A	\$0.10 Deposit Max: 50	\$0.10 Deposit Max: 75
Coin and Currency Processing Activity Fee	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn	



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	Items Paid After Maximum Per Month After maximum number of items paid	N/A	N/A	N/A	N/A	\$0.20 Max Items: 250	\$0.20 Max Items: 500	
	Business Online Deposit	Monthly fee: \$30.00 Check scanner purchase: price varies Check scanner rental: \$16.00 to \$22.00 (depends on scanner model)						
	Stop Payment	\$22.00 per stop payment						
	Business ACH	See separate Business ACH Cost Recovery for current fees						
	Wire Transfers	Domestic outgoing wire transfer: \$25.00 each / \$20.00 each for online domestic wires International outgoing wire transfer: \$45 each					International wire currency exchange: 1% of wire amount	
	ATM Deposit Correction	\$3.00						
	Replacement ATM/Visa Check Card	One FREE per year / \$5.00 each thereafter						

Overdraft/ Non-Sufficient Fund Fees	Non-Sufficient Funds	\$14.00 per presentment Returned checks and ACH transactions may be presented more than once by the company / merchant					
	Overdraft Pay Advantage	\$23.00 per presentment					
	Return of Cashed/Deposited Items	\$7.00 per item					
	Return of Cashed/Deposited Items From Self	\$22.00 per item					

Other Account Services	Notary Services	RCU documents free / \$15.00 per signature for all other documents					
	Signature Guarantee Services	RCU documents free / \$15.00 per signature for all other documents					
	Address Locator	\$5.00					
	Official Checks	Checks: \$5.00 each (payable to 3 rd party)			Official Check Refund/Replacement: \$10.00 each		
	Photocopies (Statements, checks, etc.)	\$3.00 each (2 free copies of checks written by you per statement period)					
	Temporary Checks	First sheet free; \$4.00 per sheet of 4 thereafter					
	Printed Account Transactions	\$1.00 per page					



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	Record Research	\$25.00 per hour (1 hour minimum)
	Processing Legal Documents (Levies, etc.)	\$75.00 per item
	Escheatment Notification	\$2.00
	Verification of Deposit	\$20.00
	Loan Payments by Phone	\$10.00 per payment
	Expedited Payment through Bill Pay	\$12.00 per delivery

ATM Benefit	<p>ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM)</p>	<p>With Checking Account</p> <p>First 2 transactions per month: RCU will reimburse you for the other ATM's fee (up to \$10 per transaction, Casino/gambling and ATMs outside U.S. excluded.)</p> <p>Thereafter you will be responsible for any fees charged by the ATM provider.</p>	<p>With Checking Account, plus Active* Loan or Credit Card</p> <p>First 4 transactions per month RCU will reimburse you for the other ATM's fee (up to \$10 per transaction, Casino/gambling and ATMs outside U.S. excluded.)</p> <p>Thereafter you will be responsible for any fees charged by the ATM provider.</p> <p>*RCU loan or credit card with at least 1 transaction or payment in the prior month.</p>
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