

COST RECOVERY AND FEE SCHEDULE BUSINESS ACCOUNTS

EFFECTIVE 12/20/2023

		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
Account Usage	To waive fee: See Business Rate Disclosure for additional information	Maintain a balance of \$75.00 in the savings and have other share(s), or \$1,000 minimum daily balance or a \$2,500 average daily balance	\$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
	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 time 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	Coin and Currency Processing Activity Fee	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn



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Month After maximum number of items paid Business Online Deposit Stop Payment S22.00 per stop payment Business ACH See separate Business ACH Cost Recovery for current fees Domestic outgoing wire transfer: \$25.00 each / \$20.00 each International wire amount ATM Deposit Correction Replacement ATM/Visa Check Card Non-Sufficient Funds Overdraft/ Non-Sufficient Fund Fees Non-Sufficient Fund Fees Notary Services Signature Guarantee Guarantee Services RCU documents free / \$15.00 per signature for all other documents Services Signature Guarantee Services Monthly fee: \$30.00 Check scanner purchase: price varies Courtender purchase: p							CLLCCIIAE 15	20/2023
Check scanner purchase: price varies Courrency exchange: 1% of varies and unrency exchan		Maximum Per Month After maximum number of items	N/A	N/A	N/A	N/A	Max	\$0.20 Max Items: 500
Business ACH Wire Transfers Domestic outgoing wire transfer: \$25.00 each / \$20.00 each for online domestic wires International outgoing wire transfer: \$45 each ATM Deposit Correction Replacement ATM/Visa Check Card Non-Sufficient Fund Fees Poverdraft/ Non-Sufficient Fund Fees Notary Services Notary Services RCU documents free / \$15.00 per signature for all other documents See separate Business ACH Cost Recovery for current fees Domestic outgoing wire transfer: \$25.00 each / \$20.00 each international w currency exchange: 1% or wire amount Signature Guarantee Services RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents		Business Online Check scanner purchase: price varies						
Wire Transfers Domestic outgoing wire transfer: \$25.00 each / \$20.00 each for online domestic wires International word currency exchange: 1% of wire amount		Stop Payment \$22.00 per stop payment						
Wire Transfers for online domestic wires International outgoing wire transfer: \$45 each ATM Deposit Correction Replacement ATM/Visa Check Card One FREE per year / \$5.00 each thereafter One FREE per year / \$5.00 each thereafter One FREE per year / \$5.00 each thereafter Vordraft / Non-Sufficient Funds Overdraft Pay Advantage Return of Cashed/Deposited Items Return of Cashed/Deposited Items Return of Cashed/Deposited Items From Self Notary Services Signature Guarantee Services FCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents		Business ACH	or current fee	es .				
Correction Replacement ATM/Visa Check Card Non-Sufficient Funds Overdraft/ Non-Sufficient Fund Fees Return of Cashed/Deposited Items Return of Cashed/Deposited Items From Self Notary Services RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents		Wire Transfers	for online domestic wires International outgoing wire transfer: \$45 each exchange					
ATM/Visa Check Card One FREE per year / \$5.00 each thereafter Non-Sufficient Funds Overdraft/ Non-Sufficient Fund Fees Overdraft/ Non-Sufficient Fund Fees Non-Sufficient Fund Fees Return of Cashed/Deposited Items Return of Cashed/Deposited Items Return of Cashed/Deposited Items From Self Notary Services RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents	NS 00							
Overdraft/ Non- Sufficient Fund Fees Overdraft/ Non- Sufficient Fund Fees Return of Cashed/Deposited Items Return of Cashed/Deposited Items From Self Notary Services Return of Cashed/Deposited Signature Guarantee Guarantee Services Returned checks and ACH transactions may be presented more than once by company / merchant Returned checks and ACH transactions may be presented more than once by company / merchant Returned checks and ACH transactions may be presented more than once by company / merchant \$19.00 per presentment \$7.00 per item Returned checks and ACH transactions may be presented more than once by company / merchant Returned checks and ACH transactions may be presented more than once by company / merchant \$19.00 per presentment Returned checks and ACH transactions may be presented more than once by company / merchant Advantage Returned checks and ACH transactions may be presented more than once by company / merchant \$19.00 per presentment Returned checks and ACH transactions may be presented more than once by company / merchant Advantage \$19.00 per item \$22.00 per item Returned checks and ACH transactions may be presented more than once by company / merchant Returned checks and ACH transactions may be presented more than once by company / merchant Advantage \$19.00 per presentment \$19.00 per item \$22.00 per item Returned checks and ACH transactions may be presented more than once by company / merchant \$19.00 per presentment \$19.00 per presentment \$20.00 per item Returned checks and ACH transactions may be presented more than once by company / merchant \$20.00 per item Returned checks and ACH transactions may be presented and accurate heads and accurate h	ATM/Visa Check One FREE per year / \$5.00 each thereafter							
Advantage Return of Cashed/Deposited Items Return of Cashed/Deposited Items From Self Notary Services RCU documents free / \$15.00 per signature for all other documents Signature Guarantee Guarantee Services RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents			Returned checks and ACH transactions may be presented more than once by the					
Sufficient Fund Fees Return of Cashed/Deposited Items Return of Cashed/Deposited Items From Self Notary Services RCU documents free / \$15.00 per signature for all other documents Signature Guarantee Guarantee Services RCU documents free / \$15.00 per signature for all other documents RCU documents free / \$15.00 per signature for all other documents		-	\$19.00 per presentment					
Cashed/Deposited \$22.00 per item Notary Services RCU documents free / \$15.00 per signature for all other documents Signature Guarantee Guarantee Services RCU documents free / \$15.00 per signature for all other documents	Sufficient	Cashed/Deposited	\$7.00 per item					
Signature Guarantee RCU documents free / \$15.00 per signature for all other documents Services		Cashed/Deposited	\$22.00 per item					
Signature Guarantee RCU documents free / \$15.00 per signature for all other documents Services		Notary Services	RCII docume	ents free / \$15 0	ner signature	for all other	documents	
	Other Account Services	Signature Guarantee						
Address Locator \$5.00		Address Locator	\$5.00					
Official Chacks Official Chack Refund/Replacement: \$10,00 each		Official Checks			Official Check	k Refund/Repl	acement: \$10.0	00 each
Services Photocopies (Statements, \$3.00 each (2 free copies of checks written by you per statement period) checks, etc.)		(Statements,	\$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			First sheet free; \$4.00 per sheet of 4 thereafter					
Printed Account Transactions \$1.00 per page			\$1.00 per page					



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Record F	Research	\$25.00 per hour (1 hour minimum)	
Processi	ing Legal		
Do	cuments	\$75.00 per item	
(Lev	ies, etc.)		
Esch	eatment	\$2.00	
Not	tification	\$2.00	
Verific	cation of	\$20.00	
	Deposit	Ş20.00	
Loan Payn	nents by	\$10.00 per payment	
	Phone	\$10.00 per payment	
E	xpedited		
Payment	through	\$12.00 per delivery	
	Bill Pay		

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