



## COST RECOVERY AND FEE SCHEDULE BUSINESS ACCOUNTS

EFFECTIVE 04/05/2024

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
	To waive fee:	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	\$5,000 minimum daily balance or \$10,000 average daily balance	\$2,500 minimum daily balance or \$5,000 average daily balance	\$5,000 minimum daily balance or \$10,000 average daily balance
	See Business Rate Disclosure for additional information	\$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 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Coin and Currency Processing Activity Fee	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn	



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	<b>Items Paid After Maximum Per Month</b> After maximum number of items paid	N/A	N/A	N/A	N/A	\$0.20 Max Items: 250	\$0.20 Max Items: 500
	<b>Stop Payment</b>	\$22.00 per stop payment					
	<b>Wire Transfers</b>	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
	<b>ATM Deposit Correction</b>	\$3.00					
	<b>Replacement ATM/Visa Check Card</b>	One FREE per year / \$5.00 each thereafter					
<b>Overdraft/ Non-Sufficient Fund Fees</b>	<b>Non-Sufficient Funds</b>	\$9.00 per presentment Returned checks and ACH transactions may be presented more than once by the company / merchant					
	<b>Overdraft Pay Advantage</b>	\$19.00 per presentment					
	<b>Return of Cashed/Deposited Items From Self</b>	\$22.00 per item					
<b>Other Account Services</b>	<b>Notary Services</b>	RCU documents free / \$15.00 per signature for all other documents					
	<b>Signature Guarantee Services</b>	RCU documents free / \$15.00 per signature for all other documents					
	<b>Address Locator</b>	\$5.00					
	<b>Official Checks</b>	Checks: \$5.00 each (payable to 3 <sup>rd</sup> party)			Official Check Refund/Replacement: \$10.00 each		
	<b>Photocopies (Statements, checks, etc.)</b>	\$3.00 each (2 free copies of checks written by you per statement period)					
	<b>Temporary Checks</b>	First sheet free; \$4.00 per sheet of 4 thereafter					
	<b>Printed Account Transactions</b>	\$1.00 per page					
	<b>Record Research</b>	\$25.00 per hour (1 hour minimum)					
	<b>Processing Legal Documents (Levies, etc.)</b>	\$75.00 per item					
	<b>Escheatment Notification</b>	\$2.00					
	<b>Verification of Deposit</b>	\$20.00					



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	Loan Payments by Phone	\$10.00 per payment
	Expedited Payment through Bill Pay	\$12.00 per delivery

ATM Benefit	ATM Transactions at non-RCU or non-CO-OP ATMs (Out of Network ATM)	<b>With Checking Account</b> 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.)  Thereafter you will be responsible for any fees charged by the ATM provider.	<b>With Checking Account, plus Active* Loan or Credit Card</b>  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.)  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.