

COST RECOVERY AND FEE SCHEDULE BUSINESS ACCOUNTS

EFFECTIVE 04/05/2024

		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	\$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
	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	Coin and Currency Processing Activity Fee	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn



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Items Paid After Maximum Per Month After maximum number of items paid							EFFECTIVE 04/	03/2024			
Stop Payment \$22.00 per stop payment Domestic outgoing wire transfer: \$25.00 each / \$20.00 each international wire for online domestic wires international outgoing wire transfer: \$45 each international wire currency exchange: 1% of wire amount for online domestic wires international outgoing wire transfer: \$45 each international outgoing wire transfer: \$45 each international wire currency exchange: 1% of wire amount for online domestic wires international outgoing wire transfer: \$45 each international wire currency exchange: 1% of wire amount for online domestic wires and achieve and ach		Maximum Per Month After maximum number of items	N/A	N/A	N/A	N/A	Max Items:	Max Items:			
Wire Transfers Wire Transfers Wire Transfers Wire Transfers Wire Transfers Wire Transfers Domestic outgoing wire transfer: \$25.00 each / \$20.00 each content of ronline domestic wires currence exchange: 1% of wire amount ATM Deposit Correction Replacement ATM/Visa Check Card Non-Sufficient Funds Overdraft/ Non-Sufficient Funds Overdraft Pay Advantage Return of Cashed/Deposited Items From Self Notary Services Notary Services Address Locator Official Checks Photocopies (Statements, checks, etc.) Photocopies (Statements, checks, etc.) Temporary Checks Printed Account Transactions Record Research Processing Legal Documents Record Research Processing Legal Documents Services Notary Services Address Locator Source Score Score Copies of checks written by you per statement period) First sheet free; \$4.00 per sheet of 4 thereafter Services Record Research Processing Legal Documents Source Score Printed Account Transactions Record Research Source Printed Account Transaction			\$22.00 per stop payment								
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ATM/Visa Check Card Overdraft/ Non-Sufficient Funds Sufficient Fund Fees Notary Services Address Locator Official Checks Signature Guarantee Services Address Locator Official Checks: \$5.00 each (payable to 3rd party) Photocopies (Statements, check, etc.) Fund Fees Other Account Services Account Services Record Research Printed Account Transactions Record Research Services Record Research Processing Legal Documents (Levies, etc.) Escheatment Notification of Verification of Services Overdraft /a Sup.00 per presentment Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / merchant Selection of Cashed, paper presented more than once by the company / merchant Returned checks and ACH transactions may be presented more than once by the company / party of paper presen											
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Documents \$75.00 per item (Levies, etc.) Escheatment \$2.00 Verification of \$20.00		Record Research									
Notification \$2.00 Verification of \$20.00		Documents									
\$20.00			\$2.00								
			\$20.00								



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Loan Payments by Phone	\$10.00 per payment
Phone	710100 per payment
Expedited	
Payment through	\$12.00 per delivery
Bill Pay	

		With (Checking	With Checking Account, plus		
		Account		Active* Loan or Credit Card		
		First 2				
		transactio	ns per			
	ATM Transactions at non- RCU or non-CO-OP ATMs (Out of Network ATM)	month: RCU will reimburse you for				
		the other ATM's		First 4 transactions per month RCU		
		fee (up to \$10 per		will reimburse you for the other		
		transaction,		ATM's fee (up to \$10 per		
ATM		Casino/gambling		transaction, Casino/gambling and		
Benefi		and ATMs		ATMs outside U.S. excluded.)		
t		U.S. exclud	ded.)			
				Thereafter you will be responsible		
		T hereafter	r you	for any fees charged by the ATM		
		will be		provider.		
		responsibl				
		any fees c	_			
		by the ATI	M			
		provider.		knowl with the second		
				*RCU loan or credit card with at least		
				1 transaction or payment in the prior		
			r	month.		