



**COST RECOVERY AND FEE SCHEDULE  
BUSINESS ACCOUNTS  
EFFECTIVE 7/01/2022**

	Business Savings	Basic Business Checking Account	Active Business Checking Account	Premium Business Checking Account	
<b>Account Usage</b>	<b>Monthly Minimum Balance Fee</b> <i>To waive fee:</i>  <i>See Business Rate Disclosure for additional information</i>	\$3.00 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	\$10.00 \$1,000 minimum daily balance or \$2,500 average daily balance	\$12.00 \$2,500 minimum daily balance or \$5,000 average daily balance	\$15.00 \$5,000 minimum daily balance or \$10,000 average daily balance
	<b>Deposit Activity Fee</b> After maximum number of monthly deposits	N/A	N/A	\$2.00 Deposit Max: 30	\$2.00 Deposit Max: 50
	<b>Per Item Deposit Activity Fee</b> After maximum number of items per deposit	N/A	N/A	\$0.10 Deposit Max: 50	\$0.10 Deposit Max: 75
	<b>Coin and Currency Processing Activity Fee</b>	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$1,000 deposited or withdrawn	\$5.00 per \$2,500 deposited or withdrawn	\$5.00 per \$5,000 deposited or withdrawn
	<b>Items Paid After Maximum Per Month</b> After maximum number of items paid	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 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 (NSF) or Overdrafts</b>	\$23.00 per presentment Returned checks and ACH transactions may be presented more than once by the company / merchant
	<b>Return of Cashed/Deposited Items</b>	\$7.00 per item
	<b>Return of Cashed/Deposited Items From Self</b>	\$22.00 per item



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

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