



BUSINESS SERVICE COST SCHEDULE

As of 9/18/2023

BUSINESS PREMIER CHECKING	
Monthly Maintenance	\$27.00/Month
<ul style="list-style-type: none"> • \$27.00 monthly fee is waived when you maintain a \$10,000 minimum daily account balance • \$27.00 monthly fee is reduced to \$25.00 when enrolled in eDocuments • Monthly fee includes up to 150 items* and after that each item is \$0.15 <p>*# of ACH Transactions monthly, # of Deposits made monthly, # of Share drafts (checks) paid monthly, # of ATM transactions (deposit and/or withdrawal), # of VISA Debit card transactions monthly, # of journal voucher transactions monthly, # of share transfers made by tellers, telephone teller or Digital Banking monthly, # of share/loan transfers made on the share account monthly, # of transactions debit or credit that are otherwise not counted above.</p>	
BUSINESS FIRST CHECKING	
Monthly Maintenance	\$12.00/Month
<ul style="list-style-type: none"> • \$12.00 monthly fee is waived when you maintain a \$1,500 minimum daily account balance • \$12.00 monthly fee is reduced to \$10.00 when enrolled in eDocuments • Monthly fee includes up to 50 items* and after that each item is \$0.30 <p>*# of ACH Transactions monthly, # of Deposits made monthly, # of Share drafts (checks) paid monthly, # of ATM transactions (deposit and/or withdrawal), # of VISA Debit card transactions monthly, # of journal voucher transactions monthly, # of share transfers made by tellers, telephone teller or Digital Banking monthly, # of share/loan transfers made on the share account monthly, # of transactions debit or credit that are otherwise not counted above.</p>	
BUSINESS MONEY MARKET	
Monthly Maintenance	\$10.00/Month
<ul style="list-style-type: none"> • \$10.00 monthly fee is waived when \$1,000 minimum money market daily account balance is maintained 	
COURTESY PAY OVERDRAFT (CPO) PAID BY REQUEST	
ATM, POS, ACH, Checks, Debit >\$5.00	\$25.00/Item
ATM, POS, ACH, Checks, Debit ≤\$5.00	\$0.00/Item
ACCOUNT	
Check Printing	Varies by style
Closed Membership If closed within three (3) months of opening date	\$25.00/Account

Excess Transaction Limit <i>Regular Savings, Additional Savings, and Money Market accounts are limited to six (6) transactions per calendar month from each account. Fee is assessed for transactions that exceed this limit.</i>	\$10.00/Item
Network ATM Usage • Withdrawals at any Network ATM are FREE • Network ATM is any FCU ATM or any ATM that is part of the CO-OP ATM Network	FREE
Non-Sufficient Funds <i>(ATM, POS, ACH, Checks, Debit)</i> Must opt-in for credit union to authorize and pay overdrafts on ATM transactions and non-recurring debit card transactions	\$25.00/Item
Digital Banking - Business Bill Payment	FREE
Out-of-Network ATM Usage • First four (4) withdrawals per calendar month at any Out-of-Network ATM are FREE • Out-of-Network ATM is any non-FCU ATM or any ATM not part of the CO-OP ATM Network	\$4.50/ Withdrawal
Overdraft Transfers <i>Transfers made by FCU between member-designated internal accounts to cover overdraft transactions</i>	\$5.00/ Transaction
Post-Dated Checks	\$25.00/Checks
Returned Item	\$35.00/Item
Stop Payment	\$35.00/Item
OTHER SERVICES OFFERED	
Account History or Receipt Copy	\$2.00/Item
Account Research	\$20.00/Hour
Cash Orders Rolled Coin Deposited	\$0.05/Roll
Cash Orders Rolled Coin Purchased	\$0.08/Roll
Cash Orders Rolled Coin Purchased <i>Full Bag or Box Purchased</i>	\$4.50/Bag or Box
Cash Orders Currency	\$1.00/Order
Check Cashing for Non-Members	\$8.00/Check
Check Copies	\$2.00/Check
Coin Counter - Glendale location only • Youth Members 19 and under • Senior Members 60 and over	FREE
Coin Counter - All Other Members	6.5%
Coin Counter - Non-Members	10.0%
Deposit Item Returned for Non-Sufficient Funds	\$35.00/Item
Escheatment/Unclaimed Funds	\$100.00/Account
FCU Official Checks	\$5.00/Check
FCU Official Check Copy	\$5.00/Check

Inactive Membership <i>After one (1) year of inactivity & account balance under \$100.00</i>	\$10.00/Month
International Transactions <i>Fee charged on transactions initiated by a foreign located merchant and is calculated as a percentage of the total transaction amount, which takes into account the amount of the transaction plus the currency conversion rate in effect on the processing date.</i>	2%/Transaction
Items Sent for Collection including Foreign Item Collection <i>Checks can be sent out for collection if there are issues with normal processing. As each institution charges FCU a different fee, it is difficult to publish the exact fee amount. FCU will charge \$35.00 plus postage and third party fees for the processing involved in sending items out for collection.</i>	\$35.00/Item PLUS postage and third party fees, which vary depending on paying institution
Legal Processing	\$100.00/Item
Returned Mail for Bad Address <i>One-time fee for each address change</i>	\$5.00
Statement Copy	\$3.00/Item
Verification of Deposit Form Processing	\$10.00/Form
Visa® Card Replacement	\$5.00/Card
Visa® Card Replacement RUSH	\$25.00/Card
Visa® Card&PIN Replacement RUSH	\$50.00/ Card&PIN
Visa® Card Dispute Resolution <i>If valid purchase</i>	\$10.00/Dispute
Wire Transfer - Outgoing Domestic	\$20.00/Transfer
Wire Transfer - Outgoing International	\$40.00/Transfer

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Account Info: (480) 756-5500 or Toll-Free (800) 732-6986

This credit union is federally insured by the National Credit Union Administration.

