

**BUSINESS SAVINGS ACCOUNTS<sup>1</sup>**

Minimum daily balance	\$	5.00
Monthly maintenance fee if minimum daily balance not maintained	\$	5.00
<b>Monthly Transaction Fee(s)</b>		
0 - 6 withdrawals	\$	-
Over 6 withdrawals (per withdrawal)	\$	2.00
0 - 50 deposited items	\$	-
Over 50 deposited items (per item)	\$	0.25

Variable interest compounded and credited monthly on collected daily balance \$200 and greater.

**BUSINESS MONEY MARKET ACCOUNT**

Minimum daily balance	\$	2,500.00
Monthly maintenance fee if \$2,500 minimum daily balance not maintained	\$	10.00
<b>Monthly Transaction Fee(s)</b>		
0 - 6 withdrawals	\$	-
Over 6 withdrawals (per withdrawal)	\$	-
0 - 3 checks written	\$	-
Over 3 checks written (per check)	\$	15.00

Variable interest compounded and credited monthly on collected daily balance \$2,500 and greater.

**COMPLIMENTARY BUSINESS ACCOUNT SERVICES**

Online Banking access with all accounts	\$	-
Business Starter Kit for Checking Accounts	\$	-
Logo on Checks <sup>2</sup>	\$	-
No charge for Business Sweep	\$	-

**GENERAL SERVICES**

Notary Services	\$	-
Signature Guarantee/Medallion	\$	-
Account Research (per hour)	\$	15.00
Cashier's Checks	\$	5.00
Deposited Checks Returned NSF	\$	10.00
ATM/Credit/Debit Card Replacement	\$	5.00
Returned Mail (due to bad address)	\$	5.00
Stop Payment <sup>4</sup>	\$	25.00
Certificates of Deposits Available		Contact Us!

**Available through third party agreement**

Clover Point of Sale Systems  
 Remote Deposited Capture with check scanner  
 ACH Payroll and ACH Payment Processing

**BUSINESS ESSENTIAL CHECKING ACCOUNT**

Average daily balance	\$	-
Monthly maintenance fee	\$	-
<b>Monthly Transaction Fee(s)</b>		
0 - 75 checks written	\$	-
Over 75 checks written (per check)	\$	0.25
0 - 150 deposited checks	\$	-
Over 150 deposited checks (per check)	\$	0.15

**BUSINESS INTEREST CHECKING ACCOUNT**

Average daily balance	\$	2,000.00
Monthly maintenance fee if \$2,000 average daily balance not maintained	\$	10.00
<b>Monthly Transaction Fee(s)</b>		
0 - 250 checks written	\$	-
Over 250 checks written (per check)	\$	0.25
0 - 500 deposited checks	\$	-
Over 500 deposited checks (per check)	\$	0.15

Variable interest compounded and credited monthly on collected daily balance \$2,000 and greater.

**BUSINESS CHECKING ACCOUNT SERVICES**

Check Copy	\$	5.00
Debit Card Replacement	\$	5.00
Account Transfer to cover overdraft	\$	3.00
ODP and Overdrawn(NSF) <sup>3</sup>	\$	28.00
Stop Payment <sup>4</sup>	\$	25.00

**STATEMENTS**

eStatements	\$	-
Paper Statement (New Membership)	\$	3.00
Mini Statement	\$	3.00
Statement Copy	\$	10.00

**WIRE TRANSFER**

Incoming Wire Transfer (Domestic/Foreign)	\$	10.00
Outgoing Wire Transfer (Domestic)	\$	20.00
Outgoing Wire Transfer (Foreign)	\$	50.00

1 - Establishes Credit Union Membership.

2 - Certain restriction apply.

3 - Checks clear our system throughout the day. To avoid checks being returned, deposits should be made to your checking account before the check is actually written.

4 - Per stopped check or ACH transaction. A range of checks may be stopped for one stop payment fee. Certain restrictions apply.