

# Business/Organizational Account

## Schedule of Fees & Charges

### Coin and Currency

Rolled Coin Order (per roll)		\$0.50
Rolled Coin Order (per box)	48 Hr Notice	\$4.50
Currency Order (per Denomination up to 100 bills)		\$1.00
Currency Order (per bundle)	48 Hr Notice	\$5.00
Change Order (\$10 and under <u>per day</u> , no charge)		\$1.50

### Supplies

Box of Coin Wrappers		\$4.00
Box of Currency Straps		\$4.00
Disposable Deposit Bag		\$0.25

**Cashier's Check/Official Checks/Money Order** \$5.00

**Collection Items (per item)** \$28.00

### Account Statement/Check Copies

Statement Copy		\$5.00
Deposited Item		\$5.00
Cleared Item		\$5.00

### Non Sufficient Funds (NSF)/Overdraft Items

Deposited Checks and Other Items	Varies by Type	
Non Sufficient Funds (Share Draft,ACH)		\$28.00
Overdraft Transfer from another account (minimum transfer \$100)		\$15.00

**Courtesy Pay Program** \$28.00

### Electronic Services

Direct Deposit of Payroll		Free
ACH Origination		\$15.00
Cyberstatements		Free
Virtual Branch Bill Pay Service		Free
Virtual Branch Home Banking Service		Free
Wire Transfer into account		Free
Wire Transfer out of account		
Domestic		\$30.00
Check by Phone		\$10.00
Credit Card By Phone		\$10.00
Stop Payment (per item)		\$28.00
ATM Transactions (CO-OP Network)		Free
ATM Transactions (Non CO-OP Network)		\$1.75
Freedom 24 Line (up to 5 per month)		Free
Freedom 24 Line (After 5 per month)		\$5.00

### Transactions

Account	Description	Monthly Fee	Minimum Balance	# of Free Items	Excess Fees each item	Courtesy Pay Limit
Organization/Club Account	Non-interest bearing	N/A	N/A	25	\$0.25	\$700.00
	Over Counter Wdl Limit			4	\$3.00	
Premier Organization	Non-interest bearing	\$10.00	N/A	50	\$0.20	\$700.00
	Over Counter Wdl Limit			6	\$2.50	
Business Account	Non-interest bearing	\$15.00	N/A	100	\$0.20	\$700.00
	Over Counter Wdl Limit			4	\$3.00	
Premier Business Account	Interest bearing	\$20.00	\$1,000.00	150	\$0.10	\$1,500.00
	Over Counter Wdl Limit			6	\$2.50	

### Miscellaneous Fees

Returned Statements (per month)	\$5.00
Non-Verification of Address (per month)	\$5.00
Dormant Accounts (non use after 60 days)	\$10.00
Account Research (1 hour minimum)	\$25.00
Lost or Stolen Debit Card	\$15.00
Fax (Sent/Received)	
1st page	\$1.00
each page thereafter	\$0.25
Safe Deposit Box (annual)	Varies
Replacement Safe Deposit Box Key	At Cost
Lock drilling	At Cost
Membership/Ownership Recording Change	\$25.00

Interest Earned on Premier Business Checking is same as Money Market Account Tiers

If Account Balance falls below \$1,000.00 then account will be charged a \$15.00 monthly fee.

Any other fees are included in the Member Cost Account Information, if applicable