

# Business Fee Schedule



## Business Fee Schedule

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Account Type	Requirements	Daily Balance	Minimum Opening Balance	APY <sup>1</sup>	Monthly Service Charge	# of Free Checks Written Monthly	# of Free Checks Deposited Monthly	Overage Fee Per Additional
<b>Savings (060)</b>	Initial Membership fee of \$25.00	Up to \$249.99	\$25	0.00%	\$4.00 (waived when Business Savings is combined with one of CCU's three Business Checking Accounts)	NA	15	\$0.15
		\$250 and above	\$25	0.10%	\$4.00 (waived when Business Savings is combined with one of CCU's three Business Checking Accounts)	NA	15	\$0.15
<b>Savings (061) Not-for-Profit</b>	Initial Membership fee of \$25.00	Up to \$249.99	\$25	0.00%	\$0.00	NA	15	\$0.15
		\$250.00 and above	\$25	0.10%	\$0.00	NA	15	\$0.15
<b>Checking (062)</b>		Up to \$1,499.99	\$0.00	NA	\$4.00	30	30	\$0.15
		\$1,500 and above	\$0.00	NA	\$0.00 (waived if average balance is maintained)	30	30	\$0.15
<b>Checking for Non-Profits (063)</b>		\$1,000 and above	\$0.00	NA	\$4.00 (waived if average balance maintained)	50	20	\$0.15
<b>Premier Checking<sup>2</sup> (064)</b>		Up to \$2,499.99	\$0.00	0.00%	\$6.00 (waived if average balance maintained)	150	50	\$0.15
		\$2,500 to \$4,999.99	\$0.00	0.10%	\$6.00 (waived if average balance maintained)	150	50	\$0.15
		\$5,000 and above	\$0.00	0.15%	\$6.00 (waived if average balance maintained)	150	50	\$0.15
<b>Premium Checking (065)</b>		Up to \$19,999.99	\$0.00	0.00%	\$25.00 (waived if average balance maintained >\$20,000)	Unlimited	Unlimited	NA
		\$20,000 and above	\$0.00	0.10%	\$0.00	Unlimited	Unlimited	NA
<b>Money Market Accounts<sup>3</sup> (067)</b>	Deposited Checks Returned = \$10.00; Stop Payment = \$30.00/Request; Temporary Checks = \$2.00/4 checks; Inactive Checking Account >365 days = \$5.00; Excessive Withdrawal >6 / mo. = \$25.00	\$2,500 to \$19,999.99 <sup>4</sup>		0.15%				
		\$20,000 to \$74,999.99 <sup>4</sup>		0.20%				
		\$75,000 and above <sup>4</sup>		0.25%				

<sup>1</sup> APY = Annual Percentage Yield

<sup>2</sup> Typically maintains balance over \$5,000 and has a large volume of transactions. Earns dividends that may offset transaction fees; dividend rate is based on daily balance.

<sup>3</sup> All savings dividend rates are variable. Dividend rates and annual percentage yields may change at any time due to market conditions.

<sup>4</sup> Minimum balance requirements apply to average daily balance (amount of principle in account each day) to earn stated dividends.



# Business Fee Schedule

Miscellaneous	Special Services	Wire Transfers	Cashier's Checks	Non-Sufficient Funds (NSF)	Overdraft Protection	ATM	Safe Deposit Boxes
Photocopies (statements, checks) = \$2.00	Fax (outgoing) = \$2.00/page	Incoming Wire Transfer = No Fee	Each check = \$5.00	Includes Member checks drawn on CCU accounts or other financial institutions, VISA Check Card overdrawn, returned items from CCU Bill Pay, Automated Clearing House, etc. = \$31.00 each	Overdraft* = \$31.00/item	ATM Transaction = \$1.50 each transaction at ATM not owned by CCU	3 x 5 = \$15.00
Printer account transactions (per printout) = \$2.00	Next Day Delivery = \$50.00/item	Outgoing Wire Transfer = \$40.00	Stop Payment = \$31.00		Share Transfer = \$7.00 each	Card Replacement or PIN Reissue = \$35.00	3 x 10 = \$25.00
Account Research / Balance Reconciliations = \$25.00/hr (\$25.00 minimum)	2nd Day Delivery = \$25.00/each	Outgoing International Wire Transfer = \$50.00					5 x 5 = \$20.00
Legal Process \$50.00/hr	Disposable Plastic Bags = \$0.35/bag						5 x 10 = \$40.00
Subpoena / Garnishment / Levy, etc. \$50.00/hr + \$2.00/page							
Items Sent for Collection: cost per item varies	Reusable Zipper Bag = \$6.00						10 x 10 = \$65.00
	Coin & Currency Processing = \$5.00						
					*An overdraft fee may be incurred when overdrawing accounts by debit card, applies only to approved debit card transaction.		