



Business Account Schedule of Fees and Charges

SHARE DRAFT/CHECKING ACCOUNTS

Overdraft Privilege Fee Per Presentment	
Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF	
Per Presentment	\$18.00
Stop Payment of Check:	
Processing Fee	\$5.00
Presentment Fee	\$20.00
Per Check Charge	FREE
Image Copy of Check	\$3.00
Reinstatement of a Closed Account	
Business Savings	\$25.00
Business Checking	\$25.00
Business Debit Card	\$25.00
Check written on Closed Account	\$30.00
Returned Check/Return of Deposited Item	\$25.00

CHECK CARD/ATM SERVICES

ATM Withdrawals:	
American Heritage/Proprietary Machines (unlimited)	FREE
Other Machines - up to 10 per month	FREE
Each Additional Withdrawal	\$1.00
Overdraft Privilege Fee Per Presentment	
Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF	
Per Presentment	\$18.00
Change of PIN	\$5.00
Replacement Card	\$5.00
Replacment Card - EMV Chip Card	\$7.50
Reinstatement of Card Privileges	\$25.00
Return of ATM deposit	\$25.00
Empty Envelope ATM Deposit	\$25.00

ACH/ELECTRONIC SERVICES

OnLine Teller	FREE
Business Online Banking Service	
Wires Per Month	\$10.00
Wires & ACH Origination Per Month +\$7.00 Per ACH file	\$35.00
Wires & ACH Origination w/Fraud Protection Per Month +\$7.00 per ACH File	\$60.00
ACH Per Month +\$7.00 Per ACH File	\$25.00
ACH w/Fraud Protection Per Month +\$7.00 Per ACH File	\$50.00
OnLine Bill Payer Service	FREE
eDeposit Scanner Service -	
Trial Period, 90 Days	FREE
Per Month Base Fee, First Year	\$37.50
Per Month Base Fee, Second year and thereafter	\$50.00
Per Item Fee	FREE
Installation Fee	\$25.00
Direct Deposit	FREE
Phone Teller	FREE
Overdraft Privilege Fee Per Presentment	
Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF	
Per Presentment	\$18.00
Stop Payment/Revocation of ACH/Electronic Item/Bill Payer:	
Processing Fee	\$25.00
Presentment Fee	FREE
Wire transfers:	
Incoming	FREE
Outgoing, Domestic	\$35.00
Outgoing, International	\$50.00
ACH Origination (per month)	\$20.00
ACH/Payroll File Processing (per file)	\$25.00

MAINTENANCE FEES

Free Business Checking Account PLUS	FREE
Gold Business Checking Account	
If balance falls below \$1,000 at any time during the month	\$10.00
VIP Business Checking Account	
If balance falls below \$5,000 at any time during the month	\$15.00
Business Money Market Account	
If balance falls below \$2,500 at any time during the month	\$10.00
Each Business MMA Share Draft less than \$500	\$5.00

MAINTENANCE FEES (continued)

Gold Money Market Account	
If balance falls below \$50,000 at any time during the month	\$10.00
Each Gold MMA Share Draft less than \$500	\$5.00
VIP Money Market Account	
If balance falls below \$75,000 at any time during the month	\$10.00
Each VIP MMA Share Draft less than \$1,000	\$5.00
Each time during any given statement cycle that the combined total of Money Market Share Drafts that clear and transfers exceed 6	\$20.00

TRANSACTION FEES

Free Business Checking Account PLUS	
Combined Item count of 300 per month	FREE
Each item over 300	\$0.25
Gold Business Checking Account	
Combined Item count of 500 per month	FREE
Each item over 500	\$0.25
VIP Business Checking Account	
Combined Item count of 500 per month	FREE
Each item over 500	\$0.25

GENERAL SERVICES

Court Order Fee	\$50.00
Closed Account Fee (if account closed within 90 days of account closure)	\$5.00
Boxed Coin Per Box	\$7.50
Rolled Coin Per Roll	\$0.15
Payment Options:	
Gift Card	\$2.50
Cashier's Check	\$2.00
Money Orders	\$2.00
Counter Checks (set of 4)	\$1.00
Travel Card (non-member charge)	\$4.00
Travel Card	\$2.50
Notary Service	FREE
Check cashing Fee (Non-Member Charge)	\$5.00
Foreign Check Fee	\$20.00
STAMP Guaranty Fee (Non-IRC Related)	\$5.00
Writ of Attachment	\$100.00
Attorney Inquiries (Per Inuiry)	\$25.00
Escheatment Service	\$100.00
IRS Levy	\$100.00
Incorrect Address Fee (per month)	\$5.00
Inactive Account Fee after two years (per month)	\$10.00
Copy of Account Statement - Paper Statement	\$3.00
Copy of CU Issued Check	\$7.00
Stop Payment of CU Issued Check	\$25.00
Stop Payment of CU Issued Money Order	\$2.00
Returned 3rd party Check Deposited at CU	\$25.00
Printout of Account History Statement (mailed)	\$2.00
Printout of Account History Statement (branch location)	\$0.50
Research/Reconciliation Fee (Per Half Hour)	\$25.00
Express Delivery - Standard Next Day	\$18.00
Express Delivery - Weekend Next Day	\$25.00

All fees and charges are subject to change
Effective 1/23/2023