



Business Fee Schedule

Effective Date: March 1, 2025

GENERAL FEES

Account Research	\$30 per hour (Minimum 1 hour)
Automated Clearing House (ACH) Stop Payment	\$30 per item
Business to Business Returned Deposited Item	\$50 per item
Check Cashing ¹	\$5 per check for non-members
Coin Machine	Free (10% for non-members)
Coin or Cash Request (Maximum coin is \$1,000)	2% of the amount (1% with Premier Business Checking)
Copy of Check	\$5 per item (free online)
Copy, Fax or Print Services	\$2 per page
Domestic Wire Transfer	\$20 per wire
Foreign Processing	\$30 per item
Foreign Returned Item	Varies
Garnishment/Levy	\$50 per item
Identity Theft Recovery	\$3.95 per month
International Wire Transfer	\$40 per wire
Incoming Wire Transfer	\$10 per wire
Low Balance ²	\$5 per month
Money Market Below Minimum Balance	\$10 per month
Non-Sufficient Funds (NSF)	\$35 per incident
Notary	Free (\$5 non-member)
Official Check	\$3 per check
Paper Account Statements	\$3 per month
Returned Item	\$10 per item
Returned Mail	\$5 per month
Shared Branch Withdrawals	\$2 per transaction (4 free per month)
Stop Payment on a Check (single or series)	\$30 per request in branch \$20 per request online
Temporary Checks	\$4 per page
Wire Confirmation	\$10 per request

CHECKING ACCOUNT FEES

Basic Business Checking Transaction Fee	No fee up to 150 transactions per month, \$0.25 per transaction thereafter
Cash Deposit or Withdrawal over \$5,000	\$0.20 per \$100 or 0.2% of amount. (\$0.10 per \$100 or 0.1% of amount with Premier Business Checking)
High-Interest Business Checking ³	\$5.00 per month
High-Interest Business Checking Transaction Fee	No fee up to 350 transactions per month, \$0.15 per transaction thereafter
Premier Business Checking ⁴	\$15.00 per month
Premier Business Checking Transaction Fee	No fee up to 250 transactions per month, \$0.20 per transaction thereafter

CARD FEES

Annual ATM Card	\$10 per year
ATM Withdrawal	\$1 per transaction (4 free per month)
Cash Advance	\$2 or 1% of amount (whichever is greater)
Gift Card	\$5.95 per item
Non CO-OP ATM Withdrawal ⁵	\$1 per transaction
Re-Issue Lost Card	\$10 per occurrence
Rush Card Order (3-5 days)	\$25 per occurrence
VISA Foreign Currency Exchange (ISA)	1% of transaction

LOAN FEES

Annual Maintenance Real Estate Fee	\$500 per year
Non-Real Estate Late Payment Fee	\$25 per occurrence
Real Estate Late Fee	5% of monthly payment

