

## Business Value Checking

<b>Per Item<sup>1</sup> Service Fee</b>	100 FREE per month \$0.30 per transaction item thereafter
<b>Cash Deposit</b>	\$5,000 FREE per month 0.10% per dollar amount thereafter

## Business Preferred Checking

<b>Per Item<sup>1</sup> Service Fee</b>	250 FREE per month \$0.35 per transaction item thereafter
<b>Cash Deposit</b>	\$10,000 FREE per month 0.10% per dollar amount thereafter

<b>Maintenance Fee</b>	\$10.00/month
If average daily balance <sup>2</sup> falls below \$5,000	

## Business High Balance Checking

<b>Per Item<sup>1</sup> Service Fee</b>	400 FREE per month \$0.20 per transaction item thereafter
<b>Cash Deposit</b>	\$25,000 FREE per month 0.10% per dollar amount thereafter

<b>Maintenance Fee</b>	\$30.00/month
If average daily balance <sup>2</sup> falls below \$50,000	

## Business Money Market Savings

<b>Deposit Item<sup>1</sup></b>	20 FREE per month \$0.20 per transaction item thereafter
<b>Cash Deposit</b>	\$2,500 FREE per month 0.10% per dollar amount thereafter

<b>Maintenance Fee</b>	\$10.00/month
If average daily balance <sup>2</sup> falls below \$5,000.	

## Business Savings

<b>Deposit Item<sup>1</sup></b>	20 FREE per month \$0.20 per transaction item thereafter
<b>Cash Deposit</b>	\$2,500 FREE per month 0.10% per dollar amount thereafter

## ACH Transactions

<b>Online ACH Credit</b>	\$5.95/batch <sup>3</sup>
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## Visa® Debit, Credit and ATM Card Transactions

<b>ATM Transactions</b>	
<b>CO-OP Network ATMs</b>	FREE
Other ATM Withdrawals and Inquiries (The ATM owner may charge a fee)	4 FREE per month then \$2.00 each

<b>Credit Card Cash Advance</b>	2.00%
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<b>Visa Foreign Currency Transaction Fee</b>	1.00% of the US dollar amount of the foreign transaction for foreign currency conversions 0.80% of the US dollar amount of the foreign transaction Service Fee (ISA)
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## Convenience and Other Services

<b>Membership</b>	\$5.00
<b>Cashier's Check</b>	\$5.00
<b>Teller Check</b>	\$2.50
<b>Wire Transfer – Domestic</b>	\$20.00
<b>Wire Transfer – International</b>	\$50.00
<b>Wire Transfer – Online Service (Domestic Only)</b>	\$20.00
<b>Money Order (\$1,000 maximum)</b>	\$2.50
<b>Coin Purchase</b>	FREE
<b>Payment with Debit Card Over Phone</b>	\$20.00
<b>Payment via Check by Phone</b>	\$10.00
<b>Express Delivery</b>	\$25.00
<b>Notary Service (member)</b>	FREE
<b>Levies/Garnishments</b>	\$50.00
<b>Research/Reconciliation (½ hour minimum)</b>	\$15.00 per hour
<b>Returned Deposit</b>	
Member's check	\$25.00
Third party check	\$5.00
<b>Overdraft/Courtesy Pay/Non-Sufficient Funds</b>	\$31.00
<b>Stop Payment</b>	\$31.00
<b>Regulation D*</b>	\$10.00 monthly
Over the limit for 3 consecutive months	

<sup>1</sup>Item—An "item" is defined as, but is not limited to the following: single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person, online, or by a call center representative and paid checks issued from the account.

<sup>2</sup>Average Daily Balance: Average Daily Balance is a monthly average of end-of-day balances.

<sup>3</sup>Batch— A "batch" is defined as the number of automatic clearing house (ACH) transactions processed as a single unit.

\*Regulation D Transfer Limitations. For share savings and money market accounts, you are allowed to make up to 6 withdrawals (transfers, cash or checks) per month. For more information, refer to the Member and Business Account Agreements, Disclosures and Information Guide.