

Business Value Checking

Per Item¹ Service Fee	100 FREE per month \$0.30 per transaction item thereafter
Cash Deposit	\$5,000 FREE per month 0.10% per dollar amount thereafter

Business Preferred Checking

Per Item¹ Service Fee	250 FREE per month \$0.35 per transaction item thereafter
Cash Deposit	\$10,000 FREE per month 0.10% per dollar amount thereafter

Maintenance Fee	\$10.00 per month
If average daily balance ² falls below \$5,000	

Business High Balance Checking

Per Item¹ Service Fee	400 FREE per month \$0.20 per transaction item thereafter
Cash Deposit	\$25,000 FREE per month 0.10% per dollar amount thereafter

Maintenance Fee	\$30.00 per month
If average daily balance ² falls below \$50,000	

Business Money Market Savings

Deposit Item¹	20 FREE per month \$0.20 per transaction item thereafter
Cash Deposit	\$2,500 FREE per month 0.10% per dollar amount thereafter

Maintenance Fee	\$10.00 per month
If average daily balance ² falls below \$5,000	

Business Savings

Deposit Item¹	20 FREE per month \$0.20 per transaction item thereafter
Cash Deposit	\$2,500 FREE per month 0.10% per dollar amount thereafter

ACH Transactions

Online ACH Credit	\$5.95 per batch ³
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¹Item—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.

²Average Daily Balance: Average Daily Balance is a monthly average of end-of-day balances.

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

Visa® Debit, Credit and ATM Card Transactions

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

Credit Card Cash Advance	2.00%
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Visa Foreign Currency Transaction Fee	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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Card Replacement	1 FREE per year then \$10.00 each
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Convenience and Other Services

Membership	\$5.00
Cashier's Check	\$5.00
Teller Check	\$2.50
Temporary Check (4 per page)	\$1.00
Wire Transfer – Domestic	\$20.00
Wire Transfer – International	\$50.00
Wire Transfer – Online Service (Domestic Only)	\$20.00
Money Order (\$1,000 maximum)	\$2.50
Coin Purchase	FREE
Payment with Debit Card Over Phone	\$20.00
Payment via Check by Phone	\$10.00
Express Delivery	\$25.00
Returned Mail	\$5.00
Notary Service (member)	FREE
Levies/Garnishments	\$50.00
Research/Reconciliation (½ hour minimum)	\$15.00 per hour
Returned Deposit Item	\$5.00
Overdraft/Courtesy Pay/Non-Sufficient Funds	\$31.00
Stop Payment	\$31.00

Regulation D*	\$10.00 monthly
Over the limit for 3 months	

*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.