



Business Accounts Fee Guide

Savings and Checking Account Fees

Membership

To be a member and maintain accounts at Credit Union ONE, you must purchase one share in the Credit Union. The par value is \$5.00. The \$5.00 or more will be deposited into the Business Savings Account.

Business Savings Account*

Members who maintain one of the following will not be assessed a monthly fee: \$500 combined average balance in all business savings or have a business checking account or any business loan product including an open line of credit. Monthly transactions in excess of 4 cost \$0.95 per transaction.

Monthly Fee **\$10.00**

Business Checking Accounts

Totally Free Business Checking

There is no minimum balance requirement or monthly maintenance fee. The first 200 transactions per month are free. Per transaction processing fee applies for more than 200 transactions per month. Minimum opening deposit is \$100.

Business 500 Checking

Members who maintain a minimum balance of \$7,500 in the Business 500 Checking Account will avoid a monthly fee. Per transaction processing fee applies for more than 500 transactions per month. Minimum opening deposit is \$100.

Monthly Maintenance Fee **\$15.00**

Business Interest Checking

Members who maintain a minimum balance of \$3,000 in the Business Interest Checking Account will avoid a monthly fee. Per transaction processing fee applies for more than 100 transactions per month. Minimum opening deposit is \$100.

Monthly Maintenance Fee **\$10.00**

NSF(Non Sufficient Funds Fee)

Non-Sufficient Funds **\$30.00**
Automated Clearing House (ACH) NSF Fee **\$30.00**
ATM Overdraft/NSF **\$30.00**

Stop Payment Fees

Stop Payment Request **\$30.00**
Stop Payment on Cashiers Check **\$30.00**
Remove Stop Payment Request **\$5.00**

Copy Fees

Check Copy **\$5.00**
Copy of Cashiers Check **\$ 5.00**
Statement Copy (no cost when requested through CU@Home) **\$ 5.00**

ATM Fees

Members that use Credit Union ONE ATM machines will avoid ATM transaction fees. Surcharge fees assessed by other financial institutions will apply as disclosed at non-CUO ATM machines.

The following fees apply to non-CUO ATM's only. All fees are assessed per transaction.

Savings Account ATM Inquiry or Withdrawal Fee **\$1.75**
Checking Account ATM Inquiry or Withdrawal Fee **\$1.75**

Other Business Service Fees

Over Limit per Transaction Processing Fee **\$ 0.25**
Deposits in excess of 50 items per day (per item fee) **\$ 0.25**
Return Item **\$30.00**
Overdraft Transfer Fee **\$ 5.00**
Early closing fee (within 180 days of opening) **\$20.00**
Checking Inactivity fee (No transactions for 90 days) **\$10.00/month**
Currency orders and deposits over \$1000/day **\$ 0.25/\$1000**
Cashier's Check (one per day, at no cost) **\$ 3.00**
Foreign Item Handling **\$ 5.00**
Domestic/International Incoming Wire Fee **\$ 5.00**
Domestic Outgoing Wire Transfer Fee **\$20.00**
International Outgoing Wire Fee **\$35.00**
Legal Processing Fee **\$75.00**
Online Inter-Institutional Transfer Fee **\$2.50**
ATM/Debit Card Replacement **\$ 5.00**
Money Order **\$ 2.00**
Account Re-opening **\$50.00**
Escheat Fee **\$25.00**
Uncollected Item Fee **\$30.00**
Inactive Account Fee **\$5.00 per month**
(No activity in the last 12 months, excludes IRA's, CD's, loans, minor accounts, and aggregate share balances of \$1000.00 or more)
Returned Mail Fee **\$5.00**
Online Bill Pay- Expedited Check Payments **\$19.95**

Free Services

Online Banking Services (CU@Home) Including:

- Online Account Transfers
- Online Bill Pay- Basic Services
- E-Statements
- E-Alerts

Financial Planning Assistance

Withdrawal at Service Center Locations – Fee **\$10.00**

Members who maintain a \$500 combined average balance in all savings or have a checking or any loan product with a balance will not be assessed a Service Centers withdrawal fee.

*Members are limited to 6 automated transfers or withdrawals per month when:

- Made by telephone, fax or online and payable to a 3rd party or another account of the same member
- Initiated via pre-authorized bill payment service or ACH.

Transfers or withdrawals in excess of 6 will not be processed and will be subject to a \$30 NSF

