



Business Accounts Fee Guide

Savings and Checking Account Fees

Fee	Amount	What does this mean?
Membership	\$1.00 (one-time)	To be a member and maintain accounts at Credit Union ONE, you must purchase one share in the Credit Union. The par value is \$1.00. The \$1.00 or more will be deposited into the membership share account by Credit Union ONE.
Business Savings Account*	\$10.00 per month	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.
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	\$15.00 per month	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.
Business Interest Checking	\$10.00 per month	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.
Insufficient Funds Charge (Returned)	\$30.00	
Stop Payment Fee	\$30.00	
ATM Inquiry or Withdrawal Fee	\$1.50	Members that use Credit Union ONE or CO-OP Network ATM machines will avoid ATM transaction fees. Surcharge fees assessed by other financial institutions will apply as disclosed at non-CUO ATM machines. The fees applies to non CUO and non CO-OP Network ATM machines.
Debit Card Replacement Fee	\$5.00	
Over Limit per Transaction Processing Fee	\$0.25	



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Deposits in excess of 50 items per day (per item fee)	\$0.25	
Return Check Charge	\$25.00	
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 \$1,000/day	\$0.25/\$1000	
Foreign Item Fee	\$7.00	
Domestic Outgoing Wire Transfer Fee	\$25.00	
Legal Processing Fee	\$75.00	
Online Inter-Institutional Transfer Fee	\$2.50	
International Transaction Fee (Debit Cards)	1% of Transaction	
Account Re-opening	\$50.00	
Escheatment	\$50.00	
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	



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Online Bill Pay - Expedited Check Payments	\$19.95	
Withdrawal at Service Center Locations	\$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.

Free Services

Online Banking Services (Online Banking) Including:

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

*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

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Federally insured by NCUA.