



Business Accounts Fee Guide

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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 \$1.00. The \$1.00 or more will be deposited into the membership share account by Credit Union ONE.

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 more than 4 cost \$0.95 per transaction.

Monthly Maintenance Fee \$10.00

Business Checking Accounts

Business 200 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

Business Analysis Account

Account for businesses with large transaction volume and high checking balances. With our earnings credit rate you may be able to reduce or eliminate the total monthly fees associated with this account.

The following fees will apply. Minimum opening deposit is \$100.

Monthly Maintenance \$20.00
Fee Per Debit \$0.15
Per Credit \$0.28

ATM Fees

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-Credit Union ONE ATM machines. The following fees apply to non-Credit Union ONE and non-CO-OP Network ATM machines.

Out of Network ATM Fee \$1.50

Treasury Management Services

Positive Pay for ACH \$45.00/month
Positive Pay for Checks \$40.00/month
ACH Origination Services \$25.00/month
Remote Deposit Capture Services \$59.00/month

Other Business Service Fees

Debit Card Replacement Fee \$5.00
Over Limit per Transaction Processing Fee \$0.40
Deposits more than 50 items per day (per item fee) \$0.25
Insufficient Funds Fee (NSF) \$25.00*
Uncollected Funds Fee \$25.00*
Early Closing Fee (within 180 days of opening) \$20.00
Checking Inactivity Fee (No transactions for 90 days) \$10.00 per month
Currency orders and deposits over \$50,000/day \$0.50 per \$1,000
Foreign Item Fee \$25.00
History Fee \$2.00
Domestic/International Outgoing Wire Transfer Fee \$2.00
Legal Processing Fee Paper Statement Fee (Per Statement) \$75.00
Foreign Debit Card Transaction Fee 1% of Transaction**
Escheatment Fee \$50.00
Inactivity Fee (No activity in the last 12 months, excludes IRA's, CD's, loans, minor accounts, and aggregate share balances of \$1,000.00 or more) \$5.00 per month
Check copies \$5.00
Cashier Check Fee \$3.00
Returned Mail Fee \$5.00
Online Bill Pay - Expedited Check Payments \$19.95

*Per presentment

**Includes transactions made in the U.S. but with a merchant who processes the transaction in a foreign country.

Free Services

Online Banking Services (Online banking)
Including:

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

Withdrawal at Service Center Location Fee \$10.00

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

Business Account Interest Payments

Interest is compounded and credited monthly for Business Money Market, Interest Checking and CD accounts and compounded and credited quarterly for Business Saving accounts.