



Fee Schedule for Business Accounts

Effective 01/01/2019

General Fees	
ATM and Debit	
ATM Transaction Fee (withdrawals, transfers, balance inquiries) -Security Service, CO-OP Network, and Stripes Convenience Store ATMs -All other ATMs	Free \$1.50
Debit Card Foreign Transaction Fee Currency Conversion Assessment Cross-Border Transaction Fee	.2% of transaction amount .9% of transaction amount
Rejected Offline ATM Transactions	\$15.00 per transaction
Checks and Money Transfers	
Official Check	\$5.00
Official Check (non-member)	\$10.00
Money Order	\$2.00
Wire Transfer	\$15.00
Western Union Speed Pay	As permitted by law – fee disclosed at point of transaction
Western Union Money Transfer	\$3.50 plus Western Union fees
Stop Payment for a check, range of checks, ACH	\$25.00
Stop Payment (official check)	\$5.00
Temporary Check (maximum of 12 checks)	\$1.50
Transit Chargeback (returned checks)	\$15.00
Check Printing Fee	Varies
Check Cashing Fee (non-member Security Service check)	\$5.00 per item
Overnight Bill Payment Check	\$20.00
Collection Item (outgoing)	\$5.00
Foreign Item Collection	\$40.00
General Fees	
Non-Sufficient Funds (NSF)	\$32.50
Overdraft Fee (O/D)	\$32.50
Account Research or Statement Balancing Assistance	\$25.00 per hour (\$25.00 minimum)
Photocopy and/or Fax	\$1.00 per page
Garnishments/Levies	\$50.00 per order
Replace Lost Business Debit Card	\$5.00
Deposit Correction Fee	\$10.00
Account Closing Fee (Savings/Checking) Fee assessed if the account is closed within 90 days of opening.	\$5.00

Account Fees	
Business Savings (Share)	
Overdraft Transfer Fee Fee assessed on each overdraft transfer in excess of three transfers per month.	\$2.00 per item
Over-the-Counter (Teller) Fee Fee assessed on each withdrawal in excess of four withdrawals per month.	\$2.00 per item
Reopening Fee Fee assessed if account is reopened within six months of closing.	\$5.00
Transaction Service Fee Fee for items in excess of 20 items per statement period, excluding internal transfer, credit, and debit memo.	\$0.25 per item
Premium Business Checking Account (Share Draft)	
Monthly Account Maintenance Fee Fee waived if average daily balance of the account is at or above \$50,000.	\$20.00
Transaction Service Fee Fee for items in excess of 250 items per statement period.	\$0.25 per item
Classic Business Checking Account (Share Draft)	
Monthly Account Maintenance Fee	\$10.00
Transaction Service Fee Fee for items in excess of 50 items per statement period.	\$0.25 per item
Not-for-Profit Business Checking Account (Share Draft)	
Monthly Account Maintenance Fee Fee waived if the average daily balance of the account is at or above the \$25.00 minimum balance.	\$5.00
Transaction Service Fee Fee for items in excess of 10 items per statement period.	\$2.00 per item
Business Analyzed Checking Account (Share Draft)	
Monthly Account Maintenance Fee	\$25.00
Debits/Checks	\$0.20 per item
Deposits	\$0.15 per item
Transit Check Items	\$0.15 per item
Business Money Market	
Minimum Balance Fee Fee waived if the daily balance of the account is at or above the \$1,000.00 minimum balance.	\$10.00 per month
Excess Transaction Fee Fee for limited transactions in excess of six per calendar month, which include non-teller or non-ATM transactions out of the account, such as, checks, online/phone transfers, automatic transfers, and ACH transactions.	\$10.00 per item
Account Closing Fee Fee assessed if the account is closed within 90 days of opening.	\$10.00

For detailed account information and disclosures, please refer to the Business Accounts Disclosure.