



Fee Schedule for Business Accounts

Effective 06/23/2020

General Fees	
ATM and Debit	
ATM Transaction Fee (withdrawals, transfers, balance inquiries)	
-Security Service, CO-OP Network, and Stripes Convenience Store ATMs	Free
-All other ATMs	\$1.50
Debit Card Foreign Transaction Fee	
Currency Conversion Assessment	.2% of transaction amount
Cross-Border Transaction Fee	.9% of transaction amount
Checks and Money Transfers	
Official Check	\$5.00
Official Check (non-member)	\$10.00
Money Order	\$2.00
Wire Transfer	\$15.00
ACI 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
Replacement Business Debit Card	\$5.00
Deposit Correction Fee	\$10.00
Account Closing Fee (Savings/Checking)	\$5.00
Fee assessed if the account is closed within 90 days of opening.	

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.