

## Business Account Rate Sheet and Fee Schedule

### All-in-One Business Checking Rates

Balance	APR
\$0 to \$9,999.99	0.00%
\$10,000 to \$24,999.99	0.05%
\$25,000 to \$99,999.99	0.10%
\$100,000 or more	0.25%
Dividends will be paid on Tiered Variable Rates monthly based on the <u>average</u> daily balance for the month.	

### All-in-One Business Checking Fees

Monthly Fee	\$15.00 (Waived with \$10,000 <u>minimum</u> daily balance)
Activity Fees	\$0.25 per item above 200 (Items include checks deposited or clearing, ACH debits and credits, and Transfers)
Cash Deposited or Withdrawn	\$0.20 per \$100 (\$10,000 in total deposits and withdrawals per month at no charge)
Rolled Coin Deposits and Withdrawals	\$0.20 PER \$100 (\$500 in total deposits and withdrawals per month at no charge)
Business Deposit Services such as ACH, RDC, Merchant Services priced separately	
Unincorporated Associations and Clubs enjoy all the great features of All in One Business Checking without the monthly fee, however, all other fees apply	

**Please see Page 2 for Other Fees**

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### Other Fees

Account Reconciliation	\$20 per Hour
Certified or Cashier's Check	\$5.00 per Check
Check Order Fees	Prices vary depending on style
Check Printing Fees	\$3.00
Collection Checks	\$25.00
CU Teller Checks	\$2.00 per Check
Deposit Item Return	\$29.00 per Item, 1 <sup>st</sup> party
Deposit Item Return	\$10.00 per item, 3 <sup>rd</sup> party
Dormant/Escheat Fee	\$25.00 prior to account closing
Foreign Check Deposits	\$15.00 per Check
Invalid MICR Line Fee	\$1.00 per Check
Non-Mbr "On Us" Chk Cashg	\$5.00 per Check
Overdraft Fee (Pd or Unpd)	\$29.00
Phone Payments	\$10.95
Single Share Ck Cashing	\$5.00 per Check when balance < \$100
Skip a Pay Extensions	\$50.00
Statement Copy	\$5.00 per Statement
Stop Payment	\$29.00
Tax Levy/Garnishment	\$25.00
Temporary Checks	\$4.00 for 4 checks
Debit Tran Fee outside US	1% of converted amount
Verification of Deposit	\$20.00
Signature Guarantee	\$25.00
Replacement Release of Lien	\$25.00
Share Inactivity Fee	\$5.00 per month
Savings Excessive W/D Fee	\$5.00 per transaction
Paper Statement Fee	\$2.50 per month if mailed
Single Service Fee	\$5.00 per month, balance < \$50.00
MM Min Balance Fee	\$10.00 per month
MM Per Check Fee	\$20.00 over 3 checks per month
Overdraft Protection	\$5.00 per transfer
Transfer from LOC	\$5.00 per transfer
ACH Overdraft Fee	\$29.00
ACH Reject Fee	\$5.00
Bill Payer	\$0.40 per bill > 20 per month
Incoming Wire Fee	\$5.00
Non-PTFCU ATM Tran	\$2.00 per transaction
Wire (Domestic)	\$15.00
Wire (International)	\$45.00
Safe Deposit Fees	Various depending on box size.