

Business Membership

- Membership..... \$5.00
- Account Closure (If account is closed within (90) days of opening) \$25.00
- Dormant Account Closure (after 12 months of inactivity)..... \$5.00
- Account Re-opening..... \$10.00
- Single Service Fee..... \$5.00 (if combined total in all share accounts is less than \$500.00, fee will apply)

Alliance Business Checking Fee

- Service Charge..... \$25.00 (waived if aggregate daily balance in share, share certificate, or checking under the same account number is \$25,000.00 or more)
- Deposited items over 250.....\$0.25 each
- Checks cleared over 250\$0.25 each

Smart Business Checking Fee

- Service Charge..... \$10.00 per month

Business Shares

- Excess Withdrawal (withdrawals from the share savings account in excess of three per month)..... \$5.00
- Regulation D..... First 3 - free
Second 3 - \$5.00 each
After 6 - \$10.00 each
- Overdrawn Account..... \$5.00 per day
- Return Deposited Item..... \$10.00
- ACH Origination Rejection..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each

Checking Fees

- Non-Sufficient Funds..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each
- Courtesy Pay..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each
- Overdrawn Account..... \$5.00 per day (excludes Courtesy Pay)
- Return Deposited Item..... \$10.00
- ACH Origination Rejection..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each

Business Money Maker

- Monthly Service Charge..... \$10.00 if minimum daily balance not met
- Withdrawals less than \$250.00..... \$10.00
- ACH Origination Rejection..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each
- Non-Sufficient Funds..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each

Business Money Maker Plus

- Monthly Service Charge..... \$15.00 if minimum daily balance not met
- Withdrawals less than \$250.00..... \$10.00
- ACH Origination Rejection..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each
- Non-Sufficient Funds..... First 3 - \$29.00 each
Second 3 - \$34.00 each
After 6 - \$39.00 each

Debit Card

- Non-CO-OP ATM Usage..... \$2.00
- Debit Card Replacement.....\$5.00
- Inactive Debit Card.....\$1.00 per month
- Debit Card Rush Order.....\$35.00
- Debit Card PIN Rush Order.....\$35.00
- Debit Card and PIN Rush Order.....\$70.00
- Photo Debit Card.....\$7.00
- Photo Debit Card Renewal.....\$7.00
- Debit Card International Transaction... 1% of amount

Research

- Statement Printout..... \$3.00
- Copy of Personal Check..... \$5.00
- Faxed Copy of Personal Check..... \$8.50
- Verification of Deposit (mortgage)..... \$25.00
- Verification of Deposit (other)..... \$10.00
- Account Research (minimum 1 hour charge)..... \$25.00 per hour
- Original Statement Copy..... \$5.00
- Liens, Levies, Garnishments..... \$50.00
- Incoming/Outgoing Collections..... \$20.00
- Mortgage Loan Payoff..... \$25.00 (1st, 2nd, Equity Access)

Stop Payments

- Stop Payment..... \$20.00
- ACH Stop Payment..... \$20.00

Wires

- Domestic Outgoing Wire..... \$20.00
- Foreign Outgoing Wire..... \$25.00
- Incoming Wire..... \$15.00

Safe Deposit Box

- Safe Deposit Box Rental
- 3x5..... \$35.00
- 5x5..... \$50.00
- 3x10..... \$65.00
- 5x10..... \$80.00
- Safe Deposit Box Key Deposit (refunded when all keys are returned)..... \$15.00
- Safe Deposit Box Drilling..... \$125.00
- Safe Deposit Box Late Charge..... \$5.00

American Express Travelers

Checks/Gift Cards/Gift Checks

- Travelers Checks - Single Signature... \$1.00 per \$100.00
- Checks for 2..... \$1.50 per \$100.00
- Gift Card..... \$3.95
- Gift Check..... \$2.50

Miscellaneous

- Cashier's Check..... \$5.00
- Photocopy of Member Documents..... \$3.00
- Non-Automated Transfer..... \$5.00
- Coin Counter Usage (free at self-service locations)..... 10% of amount
- Overnight Delivery..... \$30.00
- Consumer Loan Application..... \$5.00
- Money Order..... \$1.00
- Return Mail..... \$1.00
- Cross-Border Payment..... \$7.00
- Check by Phone..... \$7.00
- Zipper Bags..... \$5.00 each
- Locking Bag 9X12 (2 Bags)..... \$50.00
- Tamper Evident Bag..... \$0.25 each

Share Value

- Par Value of One Share..... \$25.00

The rates appearing in this schedule are accurate as of the last dividend declaration date indicated on this disclosure. If you have any questions or require current rate and fee information on your accounts, please call the credit union.

