

Business Services Account & Fee Disclosure - Effective March 1, 2016

IMPORTANT ACCOUNT INFORMATION:

For Money Market Checking Accounts, both the dividend rate and the annual percentage yield are determined at the discretion of our Board of Directors and are subject to change periodically.

All dividends are accrued daily and credited monthly. Accrued dividends will not be paid if an account is closed.

Money Market Checking Accounts: under Federal regulations, you are limited to no more than six withdrawals or transfers or combination thereof, per calendar month to another credit union account of yours or to a third party by means of a pre authorized automatic transfer or telephone or electronic order, such as for overdraft protection, or by online banking.

Please see Product Profile for account related maintenance fees.

FEES:

Wire transfer:

Domestic (outgoing)	\$20
International (outgoing)	\$50
Each network* ATM withdrawal over 4 per month from a checking account	\$2
Each network* ATM balance inquiry (includes merchant inquiry)	\$1
NSF fee (return check or other electronic debit due to non-sufficient funds if account is overdrawn by more than \$5)	\$30
Overdraft fee (overdraft created by check, withdrawal or other electronic means if account is overdrawn by more than \$5)	\$30
Continuous overdraft fee if account remains overdrawn by any amount for 5 or more consecutive business days (daily fee, charged a maximum of 6 days)	\$5
Overdraft transfer fee (maximum 1 fee per day, even if multiple overdraft sources are accessed)	\$5
Foreign collection items	Actual cost
Returned check (cashed or deposited):	
Immediately collectible from account	\$10
Requires collection effort	\$30
Returned check/debit (received as payment for any loan, line of credit or credit card account)	\$30
Stop payment on check, EFT debit or automatic draft	\$30
Copy of or inquiry about any type of check	\$5
Counter checks (quantities of four)	\$5
Check printing charge	Price varies
Monthly fee for paper account statement or copy of statement	\$2
Interim transaction history	\$2
Account research/balancing account statement (per hour)	\$20
Official check from any business checking account	\$5
Money order	\$4
Returned Mail	\$10
Checking reinstatement fee (reinstatement of account privileges)	\$50
Levy, lien & garnishment processing fee	\$100
Business debit card replacement	\$5
Business debit card PIN replacement	\$2

*Network ATMs are non-VACU owned ATMs. The ATM owner may also charge a fee (surcharge).

REMOTE DEPOSIT CAPTURE:

Monthly Fees:

RDC Service Fee	\$60
Per Transaction Fee	\$0.10/item (after first 500 RDC transactions)
Scanner Fee	\$50

The scanner fee will be waived if you purchase your compatible scanner from our approved vendor or if you use your own compatible scanner. See Schedule B Scanner Terms and Conditions of the Business Remote Deposit Capture Agreement.

ACH ORIGINATION:

Fee Schedule:

Initial ACH Setup Fee (One-time fee for installation and training)	\$50
ACH Service Fee (Per month)	\$25
Transmittal Fee (Per file)	\$5
Transaction Item (Per ACH Entry)	\$0.05
RSA Tokens* (Per occurrence, for lost, damaged or additional tokens)	\$60
NACHA Operating Rules (Per each additional copy. One copy provided at no cost)	\$30
Prenote Item Fee (Per return entry, when applicable)	\$0.05
Return Item Fee (Per return entry)	\$30
NOC Item Fee (Per NOC Entry)	\$5

* One (1) RSA token is provided as part of the base service.