



BUSINESS ACCOUNT SCHEDULE
as of 9/15/2017

	Non Profit Checking CK29	Small Business Checking CK21	Member Business Checking CK20	Business Savings SV15	Business Money Market SV14
Minimum to Open	\$25.00	\$25.00	\$100.00	\$25.00	\$500.00
Interest	.02%	None	Earnings Credit*	.10%	0 -24,999.99 .10% 25,000 – 49,999.99 .15% 50,000 - 99,999.99 .20% 100,000 and over .25%
Monthly Service Charge	None	None	\$15.00*	\$5.00	\$5.00
Minimum Balance to Avoid Service Charge	N/A	N/A	N/A	\$500.00	\$500.00
Per deposit fee	None	None	.75	.25	.25
Per deposited Item	None	None	None	None	None
All Items Paid Per Month	None	<100 – none ≥ 100 - .12/item	.12/item *	.12/item	.12/item
ACH Origination	Set up: \$50.00 Per item - .25 Mthly Fee: < 6 emp – \$5 ≥ 6 emp - \$15 Annual NACHA Operating Guidelines Corporate CD \$65.00	Set up: \$50.00 Per item - .25 Mthly Fee: < 6 emp – \$5 ≥ 6 emp - \$15 Annual NACHA Operating Guidelines Corporate CD \$65.00	Set up: \$75 Per item - .10* Mthly Fee:* < 25 emp - \$15 26-75 emp - \$25 76-100 emp - \$50 > 100 emp - \$75 Annual NACHA Operating Guidelines Corporate CD \$65.00	N/A	N/A
Coin Orders	.05/roll on orders > \$100.00	.05/roll on orders > \$100.00	.05/roll on orders > \$100.00	.05/roll on orders > \$100.00	.05/roll on orders > \$100.00
Currency Services	.05 per \$100	.05 per \$100	.05 per \$100	.05 per \$100	.05 per \$100
Eligibility Guidelines	501(C)3	Volume < or = to 100 items paid per month	Volume > 100 items paid per month	N/A	N/A

*Earnings Credit is calculated using the prior month **average** three-month constant maturity Treasury rate, as published in Federal Reserve Publication H.15 - "Selected Interest Rates". **Rate changes the first Tuesday of each month.**

Standard Fees for all Business Accounts

Abandoned Property Fee	\$ 75.00
Account Closed Within 6 Months	\$ 12.00
All Copies -any GFA docs, up to 10 pages	\$ 7.50 min
Insufficient Funds / Uncollected Funds	\$ 30.00
Night Deposit Setup	\$ 20.00 per bag (Non-refundable)
Official Checks	\$ 4.00
Research (any) – min \$30.00	\$ 50.00 per hour
Return of Deposited Item – dep or loan	\$ 20.00
Returned/ Rejected Originated ACH	\$ 20.00
Stop Payment	\$ 30.00
Transfers (Dep/Dep)	\$ 5.00
Transfers (Phone)	\$ 5.00
Wire Transfers - Outgoing Domestic	\$ 25.00
Wire Transfers – Outgoing International	\$ 50.00
Wire Transfers – Incoming	\$ 15.00

Electronic Services Fees (Online Banking and Bill Payment)

Card Replacement	\$ 10.00/card
Mailed to alt address	\$ 15.00
Next Day fed-ex	\$ 50.00
Non-proprietary ATM	\$ 1.00/transaction
Same Day ACH Payment	\$ 12.95
Next Day Check Payment	\$ 15.95