



## Annual Notice of Business Account Fee Schedule

The rates and fees appearing in this schedule are accurate as of 06/01/2015. Some fees may change without notice. If you have any questions or require current fee information on your accounts, please call the credit union at 936-295-3980.

Business Savings Account Fees	
Account Closing fee	\$25.00 if closing the account within 180 days of opening
Excessive Withdrawal fee	\$1.00 per withdrawal after three (3) withdrawals per calendar month
Business Money Market Savings Account Fees	
Excessive Withdrawal fee	\$10.00 per withdrawal, if over three (3) withdrawals, checks or transfers (combined total of 3) per month
Minimum Balance fee	\$10.00 per month, if minimum balance is not maintained
Business Checking Account Fees	
Temporary Check fee	\$1.00 per page - Three (3) checks per page
Transaction Item fee	\$0.25 after 350 Transaction Items and daily balance less than \$10,000 No charge for daily balances over \$10,000 (\$10,000 daily balance must be maintained throughout entire month)
Visa Debit Card Replacement of Lost Card fee (mailed to member)	\$10.00
Visa Debit Card Replacement of Lost Card fee (Instant Issue - picked up at CSCU)	\$5.00
Visa Debit Card Rush Order fee	\$5.00 plus delivery cost
Other Service Fees (applicable to all accounts)	
Account Collection fee - applies to assignments of accounts for collection of unpaid balances	\$15.00 per account assigned
Account Garnishment	\$50.00
Account Judgement	\$50.00
Account Legal Service	\$50.00
Account Levy	\$50.00
Account Reconciliation fee	\$25.00 per hour with a one (1) hour minimum
Account Research fee	\$25.00 per hour with a one (1) hour minimum
Cashier's Check fee	\$3.00 per check
Cashier's Check Reissue fee	\$5.00
Cashier's Check Stop Payment fee	\$29.00
Charge Back Check fee	\$15.00 per check if drawn on a party other than the account owner(s)
Charge Back Check fee	\$29.00 per check if drawn on your account from another institution

Check Copy fee	\$5.00 per check
Check Printing fee	Prices vary depending on style
Collection Item fee (incoming)	\$10.00 per item
Collection Item fee (outgoing)	\$10.00 per item plus any other pass thru charges
Courtesy Pay fee	\$29.00 per item
Document Copy / Fax fee	\$1.00 per page
Expedited Delivery Charge	\$5.00 plus delivery
Gift Card fee	\$3.95 per card
Lost Title fee	\$20.00
Mail Return - Check Order fee	\$5.00 plus delivery
Mail Return - No New Address fee	\$5.00
Money Order fee	\$3.00 per money order
NSF fee	\$29.00 per item
Overdraft Protection fee (transfer from Savings or Line of Credit)	\$2.00
Paper Statement with Online Banking fee	\$3.00
Postdated Item Request fee	\$29.00 per item
Printout of Account fee	\$3.00 per request
Rejected Item fee	\$3.00 per rejected item
Statement Copy fee	\$5.00 per statement
Stop Payment fee	\$29.00 per item
Telephone Inquiry fee	\$1.00 per inquiry limited to the last three (3) cleared checks. No charge if using Tele-Access
Telephone Payment - Check by Phone	3% of the payment amount
Telephone Transfer fee	\$2.00
Wire Transfer (Incoming - International) fee	\$40.00 per transfer
Wire Transfer (Outgoing - Domestic) fee	\$15.00 per transfer
Wire Transfer (Outgoing - International) fee	\$40.00 per transfer
<b>ATM Fees</b>	
ATM withdrawals (at machines we do not own - nonproprietary)	\$1.00
Balance Inquiries (at machines we do not own - nonproprietary)	\$1.00
Transfer Requests (at machines we do not own - nonproprietary)	\$1.00