BUSINESS SERVICES
FEE SCHEDULE

Effective Date:

Accounts

Items (checks written or deposited, ACH Debit/Credit)
Business Solutions Checking
(first 250 items free).....$0.20 each
Business Value Checking
(first 125 items free).....$0.20 each
Business Checking Service Fee
(Product no longer offered).....$10.00/Month
If minimum average daily balance of $2,500.00 is not met.
Non-Sufficient Funds
(NSF - Item Returned).....$10.00/Item
Checks, electronic debits, or bill pay checks
Overdraft (Overdrawn Account).....$10.00/Item
Checks, electronic debits, or bill pay checks
Stop Payment.....$25.00/Request
Placed on checks, electronic debits or bill pay checks
Check Copies.....$2.00/Check
Copy of Visa Debit Card Purchase
Sales Draft.....$10.00/Check

Other Service Fees

Account Closure.....$5.00
If account closed within first 90 days
Account Reconciliation.....$25.00/Hour
$12.50 minimum charge
Teller Check.....$5.00/check
Check Cashing.....$5.00/check
For member with less than $100.00 in regular savings and no other accounts
Copy of Teller Check.....$5.00/Check
Deposit Corrections.....$10.00/Item
Deposit/Payment Item Return*.....$10.00/Item (Check or ACH)
If written by member
Dormant Account
Locator Service.....$50.00/Year
Fax (outgoing) Local call.....$1.00/Page
Fax (outgoing) Long Distance.....$1.50/Page
Inactive Account.....$5.00/Month
After 12 months when combined account balance is less than $500.00 (Does not apply to members 18 or younger.)
Legal Process.....$25.00
Photocopies.....$.25/Page
Research.....$25.00/Hour
$12.50 minimum charge
Return Mail.....$10.00/Item
Statement Copy.....$3.00/Statement
Stop Payment on Cashier
or Teller Check (when allowed).....$25.00/Check
Transactions for Savings and Money Market Accounts (checks written or deposited, ACH Debit/Credit first 25 items free per account).....$0.20 each

Wires

Domestic Wire Transfer Outgoing.....$20.00/Transfer
Incoming Wires.....$8.00

Coin and Cash

Coin loose received.....$0.01/item - 100 free
Coin rolled.....$0.20/roll
Cash loose.....$0.20/item - 200 items free
Cash straps.....$0.20/strap

EFTs

ATM Withdrawals per Month
at no Charge.....Five (5)
Charge for Withdrawals in
Excess of Free Withdrawal.....$1.00/Transaction
ATMs not part of the CO-OP Network
Card Replacement.....$8.00/Card
PIN Reissue.....$5.00/PIN
Overdraft (ACH, Debit Card, ATM).....$10.00/Item
ACH Stop Payment.....$25.00/Presentment
Foreign Currency Conversion.....1% of transaction amt.
ISA Fee.....0.80% of transaction amt.
Deposit/Payment Item Return.....$10.00/Item
Expedited Delivery.....$28.00/Package
(cards/pins)

Items Sent for Collection

Domestic Collection Item.....$32.00
Foreign Collection Provisional.....$12.00
Foreign Items Collected.....$30.00

The rates and fees appearing in this Schedule are accurate as of the effective date indicated above. If you have any questions or require current rate and fee information on your accounts, please call the credit union.

The terms of the Business Membership and Account Agreement are incorporated herein, and both this document and the Business Membership and Account Agreement are meant to be interpreted together.

*We charge this fee each time a check or other item that we either cashed for you or accepted for deposit or payment is returned to us unpaid.

Failure to Maintain the $5 Membership Share:
Membership will lapse and a service fee equal to the balance remaining will be assessed, unless membership share is restored within 60 days.

Advantis credit union
Toll Free: 1-800-547-5532
Phone/Fax: 1-503-785-2528
Web Address: www.advantiscu.org

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency