

Team One Credit Union Business Fee Schedule

Effective December 1, 2018 and subject to change. *The following may be assessed against your Business accounts.*



ACCOUNT SERVICES

Classic Business Account

Monthly Maintenance Fee: none
Transaction Fee

Number of:	Allowed	Each Item Over Allowed
Drafts Cleared	50	0.40
Deposits	10	0.40
ACH Credits	50	0.40
ACH Debits	50	0.40
Checks Received	200	0.40
Cash Received/Disbursed	\$100,000	.003%

Performance Business Account

Monthly Maintenance Fee \$15
Transaction Fee

Number of:	Allowed	Each Item Over Allowed
Drafts Cleared	75	0.30
Deposits	10	0.30
ACH Credits	100	0.30
ACH Debits	100	0.30
Checks Received	350	0.30
Cash Received/Disbursed	\$200,000	.003%

Ultra Business Account

Monthly Maintenance Fee \$20
Earnings credit to offset transaction fees
Call our Commercial Services Department for more information

Treasurer Management Products

Call our Commercial Services Department for more information

MONEY SERVICES BUSINESS (MSB)

Monthly per Account Fee \$500/mo
Fee posted last day of the month

CHECKING ACCOUNTS

Check Order Fees *Prices vary*
Starter checks \$4 for 4

CD/MONEY MARKET ACCOUNTS

Certificate change prior to maturity \$10

Money Market

Excessive Withdrawal Fee \$25
(exceed 6 per month)
Minimum Withdrawal Fee \$25
(under \$500)

VISA® DEBIT, CREDIT & GIFT CARD FEES

Debit & Credit Card Replacement \$10
Authorized User (does not include signers) \$10
Debit & Credit Card Rush Fee *Prices vary*
Overnight / Saturday delivery / International
Gift Card-per card purchased in branch \$3.95
Gift Card-per card ordered online \$5.95-\$7.95
ATM Usage Fee
Team One ATMs FREE
Non Team One ATMs \$3.00/ea

ONLINE BANKING & BILL PAY

Online Banking w/eStatements FREE
Online Bill Pay \$4.95/mo
W/Online Banking & eStatements FREE

SERVICE FEES

Account Research or Reconciliation \$50/hr
Account Closing Fee \$5
Within 60 days of opening
Account Activity/History Printout \$1/page
Bad Address Fee-after three months \$3/month
Cashier's Checks \$1
Check Processing Fee \$5
Fee waived if:

- you maintained \$100 savings balance for 30 consecutive days
- OR you used your Debit Card in the previous 30 days
- OR you have a Visa® Credit Card balance of at least \$100
- OR you have a CD, Money Market or loan

Coin Machine 5% of total
Copies
Deposited Check \$3
Cancelled Check \$3
Cancelled Check-online FREE
Fax/Copy \$1/page

SERVICE FEES, con't.

Fax/Copy out of state \$1.50/page
Statement Copy \$3/each
Statement Copy-online FREE
Dormant Account Fee \$10/month
Dormant Account Fee will be assessed after one year of inactivity unless the account has a Certificate, IRA/Deferred Comp, an active loan or Non Profit Business. Dormant accounts with a balance of less than \$10 will be closed on the last business day of the month.
Escheat Account Fee \$50 or Balance
whichever is lower
Garnishment/Levy Fee \$75
Loan Pay by Phone Visa, MasterCard, Discover 4% of payment amount; \$5 min/\$20 max
Money Orders \$1/each
Cashier's Checks \$1
Overdraft/Courtesy Pay \$30
Charged for each overdraft item that we pay
Perfection of Security Interest \$50
Return (NSF) Check Replacement Fee \$10
Return/Insufficient Funds (NSF) Fee \$30
(Checks, Debit Cards, ACH/ACH Origination, returns from other financial institutions, Online Bill Pay & Insurance Premiums)
Returned Item-deposit or loan payment \$30
Service Center Branch
Usage Fee \$5/each
Returned Item Fee \$30/each
Stop Payment \$30
(Member requested EFT/ACH, Corporate Check, Money Order)
Transfer Fees \$5
(Automatic transfers to Checking for checks, Debit Card, ACH or Online Bill Pay)
Verification of Deposit \$10
Wire Transfer Fee*
Incoming Domestic in person \$5
Outgoing Domestic in person \$20
Incoming International in person \$10
Outgoing International in person \$50
*For online Wire Fees, refer to Treasury Management