

Business/Organizational Account

Cost Account Guide and Disclosure

Coin and Currency

Rolled Coin Order (per roll)		\$0.50
Rolled Coin Order (per box)	48 Hr Notice	\$4.50
Currency Order (per Denomination up to 100 bills)		\$1.00
Currency Order (per bundle)	48 Hr Notice	\$5.00
Change Order (\$10 and under <u>per day</u> , no charge)		\$1.50

Supplies

Box of Coin Wrappers		\$4.00
Box of Currency Straps		\$4.00
Disposable Deposit Bag		\$0.25

Cashier's Check/Official Checks/Money Order		\$5.00
(1st free, each thereafter)		

Collection Items (per item)		\$28.00
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Account Statement/Check Copies

Statement Copy		\$5.00
Deposited Item		\$5.00
Cleared Item		\$5.00

Non Sufficient Funds (NSF)/Overdraft Items

Deposited Checks and Other Items		Varies by Type
Non Sufficient Funds (Share Draft,ACH)		\$28.00
Overdraft Transfer from another account (minimum transfer \$100)		\$15.00

Courtesy Pay Program		\$28.00
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Electronic Services

Direct Deposit of Payroll		Free
ACH Origination		\$15.00
Cyberstatements		Free
Virtual Branch Bill Pay Service		Free
Virtual Branch Home Banking Service		Free
Wire Transfer into account		Free
Wire Transfer out of account		\$30.00
Western Union Wire Transfer	Varies by Amount	
Check by Phone		\$10.00
Credit Card By Phone - 3% of cash advance, min. of \$10.00		
Stop Payment (per item)		\$20.00
ATM Transactions (CO-OP Network)		Free
ATM Transactions (Non CO-OP Network)		\$1.75
Freedom 24 Line (up to 10 per month)		Free
Freedom 24 Line (After 10 per month)		\$5.00

Transactions

Account	Description	Monthly Fee	Minimum Balance	# of Free Items	Excess Fees each item	Courtesy Pay Limit
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Organization/Club Account	Non-interest bearing	N/A	N/A	25	\$0.25	\$300.00
	Over Counter Wdl Limit			4	\$3.00	
Premier Organization	Non-interest bearing	\$10.00	N/A	50	\$0.2	\$500.00
	Over Counter Wdl Limit			6	\$2.50	
Business Account	Non-interest bearing	\$15.00	N/A	100	\$0.20	\$700.00
	Over Counter Wdl Limit			4	\$3.00	
Premier Business Account	Interest bearing	\$20.00	\$1,000.00	150	\$0.10	\$1,500.00
	Over Counter Wdl Limit			6	\$2.50	

Miscellaneous Fees

Returned Statements (per month)		\$5.00				
Non-Verification of Address (per month)		\$5.00				
Dormant Accounts (non use after 60 days)		\$10.00				
Account Research (1 hour minimum)		\$25.00				
Lost or Stolen Debit Card		\$15.00				
Fax (Sent/Received)						
1st page		\$1.00				
each page thereafter		\$0.25				
Safe Deposit Box (annual)		Varies				
Replacement Safe Deposit Box Key		At Cost				
Lock drilling		At Cost				
Membership/Ownership Recording Change		\$25.00				

Interest Earned on Premier Business Checking is same as Money Market Account Tiers
If Account Balance falls below \$1,000.00 then account will be charged
a \$15.00 monthly fee.

Any other fees are included in the Member Cost Account Information, if applicable