

BUSINESS ACCOUNT FEE SCHEDULE

Monterra Credit Union (Monterra CU) strives to keep our costs to a minimum, providing free services to our member-owners whenever possible. However, at times fees are necessary to make select services available. In these instances, these fees are passed on to our member-owners to help recover our costs.

BUSINESS CHECKING				
	Business Basic Checking	Premier Business Checking	Business Checking	Nonprofit Business Checking
Monthly Service Fee	\$7.50 per month <i>Free when average daily share balance is \$1,000 or more, or combined business share balances are \$5,000 or more.</i>	\$25 per month <i>Free when average daily share balance is \$5,000 or more, or combined business share balances are \$10,000 or more.</i>	\$15 per month <i>Free when average daily balance is \$4,000 or more.</i> *NO LONGER AVAILABLE FOR NEW ACCOUNTS JUNE 17, 2025	Free
Monthly Charges for Deposits Made Into Account	\$1/each <i>(over 20 items in branch)</i>	\$1/each <i>(over 25 items in branch)</i>	\$1/each <i>(over 25 items in branch)</i>	Free
Monthly Charges for Deposited Items	\$0.15 per item <i>(over 75 items)</i>	\$0.15 per item <i>(over 150 items)</i>	\$0.15 per item <i>(over 150 items)</i>	Free

BUSINESS SAVINGS DOES NOT APPLY TO NONPROFIT SAVINGS	
Monthly Charges for Deposits Made Into Account <i>(over 10 items in branch)</i>	\$1/each
Minimum Balance Fee If balance falls below minimum of \$300 for single-service business membership account holders	\$5 per month
Monthly Charges for Deposited Items <i>(over 150 items)</i>	\$0.15 per item

BUSINESS MONEY MARKET DOES NOT APPLY TO NONPROFIT MONEY MARKET	
Monthly Charges for Deposits Made Into Account <i>(over 10 items in branch)</i>	\$1/each
Monthly Charges for Deposited Items <i>(over 150 items)</i>	\$0.15 per item

ATM & DEBIT CARD	
ATM Deposit Adjustment	\$4
ATM Transaction at a Monterra CU ATM	Free
ATM Withdrawal—Non Monterra CU ATM Network <i>(STAR, PLUS, CO-OP)</i>	\$2

OTHER SERVICE CHARGES	
Cashier's Check <i>(Business Savings account only)</i>	\$5
Cashier's Check Return or Replacement	\$10
Check Cashing—Fee applies to non-Monterra CU members cashing a Monterra Business member check <i>(i.e. payroll check)</i> .	\$7.50
Check Printing Charge	Prices may vary
Cleared Check Copy	Free through online banking or first 2 free per month and \$2 per copy thereafter
Coin Deposit	First 5 rolls free, then \$0.10 per roll
Bulk Coin	\$7.50 per bag
Collection Item <i>(foreign or domestic)</i>	Cost ¹ + \$30
Courtesy Pay ² <i>(Maximum per day charge of \$150)</i>	\$30
Currency Deposit/Purchase Fee <i>(over \$5,000 per month)</i>	\$0.10/per \$100
Dormancy Charge	\$5 per month per membership account <i>(after 365 days of no transaction activity with an aggregate balance below \$500)</i>
Express Mail/Rush/Overnight	\$30
Fed Wire Transfer	
• Incoming	FREE
• Domestic <i>(outgoing)</i>	\$20
• International <i>(outgoing)</i>	\$45
Foreign Check Processing—Transit Letter Items Only	
• Canadian Check in US dollars	\$15
• Foreign Check not in US dollars	Conversion Cost + \$25
International Remittance	Determined by Destination
Invalid Address <i>(failure to notify of address change)</i>	\$5 per occurrence
Legal Processing <i>(e.g. levy, subpoena, garnishment, etc.)</i>	\$75 per notice
Mobile Deposit Adjustment	\$4
Money Order	\$1.50
Non-Sufficient Funds (NSF) per presentment	\$30
Failed External Transfer	\$30
Plastic Cards <i>(Debit/ATM)—Additional/Replacement card (first card free if lost/stolen/fraud)</i>	\$10 per item
Research & Reconciliation of Account	\$25 per hour/1 hour minimum
Returned Deposit Item (RDI)	\$10
Statement Copy	Free through digital banking or \$2 per statement copy
Stop Payment <i>(ACH, Bill Pay, Check, Money Order)</i>	\$25
Temporary Checks	\$4 per ONE (1) sheet
Verification of Deposit	\$20

FREE SERVICES	
– Automated Telephone Banking <i>(Call-24)</i>	– eStatement
– Online Banking	– Bill Pay
– Account Alerts	– Mobile Banking
– Direct Deposit	– Mobile Deposit
– Digital Wallet <i>(e.g. Apple Pay®, Google Pay™ or Samsung Pay™)</i>	

¹Outside Financial institution fee.

²A Courtesy Pay fee is charged as payment coverage on any everyday debit, point-of-sale (POS) or ATM withdrawal transactions. The Courtesy Pay fee also covers a check, ACH or Bill Pay transaction that posts to your account for an amount greater than your Available Balance. There is a cap of five (5) Courtesy Pay transactions per day and a maximum fee of \$150.00 per day (\$30 per occurrence). Eligibility and opt-in requirements apply.