

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	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>	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>	Free
*Monthly Charges for Deposited Items	\$0.15 per item <i>(over 75 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 (STAR, PLUS, CO-OP)	\$2

OTHER SERVICE CHARGES	
Cashier's Check (Business Savings account only)	\$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 (foreign or domestic)	Cost ¹ + \$30
Courtesy Pay ^{2,3}	\$14
*Currency Deposit/Purchase Fee (over \$5,000 per month)	\$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 (outgoing)	\$20
• International (outgoing)	\$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 (failure to notify of address change)	\$5 per occurrence
Legal Processing (e.g. levy, subpoena, garnishment, etc.)	\$75 per notice
Mobile Deposit Adjustment	\$4
Money Order	\$1.50
*Non-Sufficient Funds (NSF) ³ per presentment	\$14
Plastic Cards (Debit/ATM) —Additional/Replacement card (first card free if lost/stolen/fraud)	\$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 (ACH, Bill Pay, Check, Money Order)	\$25
Temporary Checks	\$4 per ONE (1) sheet
Verification of Deposit	\$20

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

¹Outside Financial institution fee.

²A Courtesy Pay fee is charged when payment coverage on any everyday debit or point-of-sale (POS) or ATM withdrawal transaction as well as a check(s), ACH or Bill Pay transaction(s) posts to your account for an amount greater than your Available Balance. Eligibility and opt-in requirements apply.

³The Credit Union will assess no more than five (5) NSF or Courtesy Pay fees (or any combination of the two) in total per calendar day. If more than five (5) items are returned unpaid or paid through Courtesy Pay on the same day, no additional fees will be charged for those transactions beyond the daily limit.

Business Analysis Fee. The monthly analysis fee is comprised of multiple individual charges. Fees identified with an asterisk (*) may be included in the total monthly Business Analysis Fee reflected on your statement.



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