Effective April 1, 2026

BUSINESS ACH AND POSITIVE PAY – ACH SERVICES FEE SCHEDULE

BUSINESS ACH AND POSITIVE PAY – ACH SERVICES	
Monthly Fee	$35
Less than 10 credit entries per month	$0
More than 10 credit entries per month	$0.75 per entry
Less than 10 debit entries per month	$0
More than 10 debit entries per month	$0.75 per entry
Returned Item	$5.00 per returned item
Notification of Change	$3.00 per notification
Letter of Indemnification Request by Business for Monterra CU to reverse a processed entry	$30 per letter
Proof of Authorization Request from Business to provide proof of authorization in response to a receiver dispute	$25 per dispute
Excessive Entry Dispute Ratio Penalty Penalty assessed for any month in which entry disputes exceed allowable levels.	$50 per monthly occurrance

Business ACH Services are subject to the terms and conditions of the Business ACH and Positive Pay-ACH Terms of Service Agreement, the Business Membership and Account Agreement, and the Business Account Fee Schedule.

Positive Pay – ACH lets you monitor ACH activity and flag unauthorized transactions for return. It applies to all ACH debit and credit entries received. Positive Pay - ACH is a fraud detection and protection service available to business account holders. It allows you to review ACH transactions before they post, helping prevent unauthorized items from clearing your account.

As an ACH Originator, there are rules and guidelines that must be followed for the creation, submission, and processing of electronic files. These are set by the National Automated Clearing House Association (NACHA), an organization which manages the development, administration, and governance of the ACH Network. The NACHA Operating Rules and Guidelines (the "Rules") can be accessed online at www.nacha.org. Failure to comply with the NACHA Rules can lead to termination of services and/or fines imposed by NACHA. The Credit Union may contact your company periodically to verify your internal ACH procedures and policies.

To learn more about rules and guidelines as an ACH Originator, please refer to the ACH Originator Guide provided to you by Monterra Credit Union.

MONTERRA
CREDIT UNION

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