



# Business Fee Schedule

As of January 1, 2026

## Business Account Fees

|                                                              |                        |
|--------------------------------------------------------------|------------------------|
| Business Basic Checking Monthly Account Maintenance Fee..... | \$5.00                 |
| Excess Transaction Fees:                                     |                        |
| Business Savings (over 25 per month) .....                   | \$2.00 per transaction |
| Business Money Market (over 25 per month) .....              | \$2.00 per transaction |
| Business Basic Checking (over 250 per month) .....           | \$0.50 per transaction |
| Business Premier Checking (over 500 per month) .....         | \$0.50 per transaction |

### Minimum Balance Fee:

|                                                       |         |
|-------------------------------------------------------|---------|
| Business Premier Checking (\$5,000 min balance) ..... | \$15.00 |
|-------------------------------------------------------|---------|

### Excess Transaction fee for cash transactions\*

|                                                 |                  |
|-------------------------------------------------|------------------|
| Business Savings (\$500/month) .....            | \$ .10 per \$100 |
| Business Basic Checking (\$1,500/month) .....   | \$ .20 per \$100 |
| Business Premier Checking (\$2,500/month) ..... | \$ .10 per \$100 |
| Business Money Market (\$500/month) .....       | \$ .20 per \$100 |

|                                            |         |
|--------------------------------------------|---------|
| Cashier's Check .....                      | \$5.00  |
| Cashier's Check - Non-Member .....         | \$15.00 |
| Cashier's Check Stop Payment/Reissue ..... | \$30.00 |
| Money Order .....                          | \$5.00  |
| Money Order Reissue .....                  | \$30.00 |

|                                                       |        |
|-------------------------------------------------------|--------|
| Overdraft Transfer (each overdraft from shares) ..... | \$5.00 |
|-------------------------------------------------------|--------|

|                                                      |         |
|------------------------------------------------------|---------|
| Non-Sufficient Funds, Item Paid (Courtesy Pay) ..... | \$14.00 |
| Non-Sufficient Funds, Item Returned .....            | \$14.00 |
| Returned Deposit Item (Third Party) .....            | \$15.00 |
| Returned Deposit Item (Self to Self) .....           | \$35.00 |
| Stop Payment (includes ACH) .....                    | \$30.00 |
| Stop Payment Cancellation .....                      | \$30.00 |

|                                                     |                   |
|-----------------------------------------------------|-------------------|
| Statement Mailing .....                             | \$2.00 per month  |
| Money Market Below Minimum Balance Fee .....        | \$10.00 per month |
| Dormant Account (balances less than \$10,000) ..... | \$10.00 per month |

|                      |        |
|----------------------|--------|
| Escheat Notice ..... | \$2.00 |
|----------------------|--------|

## Safe Deposit Box Fees

| Box Size     | Annual Rent |
|--------------|-------------|
| 3 x 5 .....  | \$75.00     |
| 5 x 5 .....  | \$100.00    |
| 3 x 10 ..... | \$125.00    |
| 5 x 10 ..... | \$150.00    |
| 10x10 .....  | \$175.00    |

|                                                  |          |
|--------------------------------------------------|----------|
| Lost Key (1 key) .....                           | \$50.00  |
| Drill Box (for non-payment or 2 lost keys) ..... | \$199.00 |
| Late Fee (60 days or greater past due) .....     | \$10.00  |
| Late Fee (90 days or greater past due) .....     | \$25.00  |

## Card/Shared Branching Fees

|                                                      |                  |
|------------------------------------------------------|------------------|
| ATM Point of Sale Purchase .....                     | \$0.35           |
| ATM Transfer at Non-UNCLE/Non-CO-OP ATM .....        | \$2.00           |
| ATM Withdrawal at Non-UNCLE/Non-CO-OP ATM .....      | \$2.00           |
| ATM Balance Inquiry at Non-UNCLE/Non-CO-OP ATM ..... | \$2.00           |
| ATM Adjustment from an UNCLE ATM .....               | \$5.00           |
| ATM Adjustment from a Non-UNCLE ATM .....            | \$5.00 - \$35.00 |
| ATM Empty Envelope at Non-UNCLE ATM .....            | \$50.00          |
| Shared Branching Adjustment Fee .....                | \$10.00          |

## Wire Transfer Fees

|                           |         |
|---------------------------|---------|
| Incoming Wire .....       | \$15.00 |
| Domestic Outgoing .....   | \$30.00 |
| Foreign Outgoing .....    | \$45.00 |
| Amendment or Tracer ..... | \$25.00 |

## Miscellaneous Fees

|                                  |                 |
|----------------------------------|-----------------|
| Coin Counting – Member .....     | 6% of coin run  |
| Coin Counting – Non Member ..... | 10% of coin run |

|                                           |         |
|-------------------------------------------|---------|
| Pay-By-Phone/Web (each transaction) ..... | \$25.00 |
|-------------------------------------------|---------|

|                                         |         |
|-----------------------------------------|---------|
| Special Cash Order Request (each) ..... | \$10.00 |
|-----------------------------------------|---------|

|                                          |         |
|------------------------------------------|---------|
| Copy of Statement/Account Printout ..... | \$5.00  |
| Copy of Item - Deposit/Tax Forms .....   | \$5.00  |
| Copy of Item - Share Draft (each) .....  | \$2.00  |
| Copy of Item – Credit Card Slip .....    | \$35.00 |

|                                                |         |
|------------------------------------------------|---------|
| Collection Item - Foreign .....                | \$25.00 |
| Collection Item - Check/Special Handling ..... | \$25.00 |

|                                                 |                  |
|-------------------------------------------------|------------------|
| Bad Address / Locator .....                     | \$25.00          |
| Verifications (Account, Credit, Deposit) .....  | \$10.00          |
| Statement Reconciliation/Account Research ..... | \$25.00 per hour |
| SSN/TIN Incorrect or Missing .....              | \$50.00          |

|                                                      |          |
|------------------------------------------------------|----------|
| Compliance with Legal Orders - Minimum Billing ..... | \$100.00 |
| - Documents (per copy) .....                         | \$0.10   |
| - Mileage, round trip (per mile) .....               | \$0.20   |
| - Labor (per hour) .....                             | \$24.00  |
| - Appearance at Hearing (per day) .....              | \$50.00  |

|                         |          |
|-------------------------|----------|
| Levy/Garnishment .....  | \$100.00 |
| Legal Process Fee ..... | \$100.00 |