

## **Business Members Services Fee Guide**

Туре	Amount	Notes
GENERAL ACCOUNT		
Below Minimum Share Balance	\$2.00/month	
Cashier Checks	\$2.00	1 free per month - \$1.00 for GoldStar® members.
Cashier's Check / Money Order - Declaration of Loss Refund	\$25.00	Lost, Destroyed, Stolen or Fraud only - 90 day waiting period.
Cashier's Check / Money Order - Reissue Fee	\$5.00	Original item returned to the credit union.
Check Printing	Varies by style	
Counter Checks	\$2.00/sheet	4 checks per sheet - \$1.00/sheet for GoldStar® members.
Inactive Account Fee	\$4.00/month	No transactions for 180 days.
Money Orders	\$2.00	\$1.00 for GoldStar® members.
Research on Account	\$35.00/hour	Minimum 1 hour.
Return Statement/Bad Address	\$4.00/month	
Statement Copy/History Balance	\$2.00/month	\$1.00/month for GoldStar® members.
ACH / WIRE		
ACH Return Fee	\$25.00	
Wire Transfer Domestic	\$10.00	Insured and same day before 1:30 PM (MST).
Wire Transfer International	\$30.00	Not insured or time guaranteed.
BUSINESS BASIC ACC	OUNTS	
Cash and Coin Handling	Included	Included with monthly account service charge.
Monthly Account Service Charge	\$5.00	Waived with eStatements or monthly average daily balance over \$1,000 or 501(c)(3) charities.
Monthly Transaction Charge	15¢ per Transaction	No charge for first 250 transactions per month.
Online Banking	Included	Included with monthly account service charge.
Online Bill Pay	Included	Included with monthly account service charge.
BUSINESS PREMIER	ACCOUNTS	
Account Set-Up Fee	\$25.00	One-time set up fee.
Cash and Coin Handling	Included	Included with monthly account service charge.
Monthly Account Service Charge	\$20.00	Reduced to \$15.00 with eStatements - waived if average daily balance for month is over \$10,000 or 501(c)(3) charities.
Monthly Transaction Charge	5¢ per Transaction	
Online Banking	Included	Included with monthly account service charge.
Online Banking - ACH Collections	Included	Included with monthly account service charge.
Online Banking - ACH Pass-Thru	Included	Included with monthly account service charge.
Online Banking - Manage Your Own Users	Included	Included with monthly account service charge.
Online Banking - Payroll ACH	Included	Included with monthly account service charge.
Online Banking - Tax Payments	Included	Included with monthly account service charge.
Online Bill Pay	Included	Included with monthly account service charge.
Remote Check Capture-Scanner	\$125.00	One-time set up fee.
Remote Check Capture- Service/Usage	\$30.00	Monthly charge.

Туре	Amount	Notes
DRAFT / TRANSACTIO	N	
Check Copy	\$2.00	Free on internet for 90 days.
Courtesy Pay	\$20.00	Per item above \$20 / credit union discretion.
Foreign Check Deposit	\$5.00 per item	Canadian item up to \$2,000.00.
Foreign Check Deposit	\$60.00 per item	Canadian items over \$2,000.00. or; items from other countries. or; if we have reason to believe item won't be paid.
Return Check Fee - Non-Sufficient Funds	\$25.00	
Stop Payment	\$10.00	Individual checks or a series
CARDS - (ATM, CRED	IT, DEBIT, GI	FT/MONEY CARDS)
Gift Card	\$2.00	Per card
Non-Member Cash Advance	1.00% of advance	Minimum \$5.00
Receipt Copy	\$10.00	
Replace lost/stolen VISA	\$10.00	"Worn/Stolen - Replaced at no charge Lost Card - 1st time: \$5.00, Each additional: \$10.00"
Rush Shipping	\$20.00	
TravelMoney Card (Reloadable)	\$5.00	Per card
LENDING*		
Collateral insurance Fee - Vehicle	1% of loan balance	No proof of insurance
Extension Agreements	\$25.00	
Modification of Trust Deed	\$500.00	
Skip A Payment	\$25.00	
Subordination Agreements	\$250.00	
SAFE DEPOSIT BOX		
Safe Deposit Box Drilling	Pass through fee	Member pays cost of locksmith
Safe Deposit Lost Key Fee	Pass through fee	Member pays cost of locksmith