

Business Services Fee Schedule



This Credit Union is Federally Insured by The National Credit Union Administration.

Disclosure-B01 (Last Revised 12.01.2023)

Business Share Services

- Business Share/Savings Monthly FeeFree

Business Certificates - See current Business Services Dividend Rate Schedule for rates and details

Business Checking Accounts

Innovator Business Checking:

- \$100.00 opening deposit requirement with no ongoing balance requirement.
- \$5 monthly maintenance fee, waived for average aggregate balances greater than \$500 and non-profit entities.
- Deposited items and written checks paid per month - first 50 FREE - \$0.15/item thereafter.
- Cash deposits per month - first \$5,000 FREE - \$ 10 per month if \$5,000 is exceeded.
- Cash purchases per month - first 25 coin rolls FREE - \$0.10/roll thereafter; strapped cash - \$0.25/strap.

Explorer Business Checking:

- \$100.00 opening deposit requirement with no ongoing balance requirement
- \$10.00 monthly maintenance fee, waived for average balances greater than \$25,000
- Deposited items and written checks paid per month - first 100 FREE - \$0.15/item thereafter.
- Cash deposits per month - first \$10,000 FREE - \$0.05/\$1,000 thereafter.
- Cash purchases per month - first 50 coin rolls FREE - \$0.10/roll thereafter; strapped cash - \$0.25/strap.

Voyager Business Checking:

- \$100.00 opening deposit requirement with no ongoing balance requirement
- \$15.00 monthly maintenance fee, waived for average balances greater than \$25,000
- Deposited items and written checks paid per month - first 250 FREE - \$0.15/item thereafter.
- Cash deposits per month - first \$25,000 FREE - \$0.05/\$1,000 thereafter.
- Cash purchases per month - first 50 coin rolls FREE - \$0.10/roll thereafter; strapped cash - \$0.25/strap.

Business Check Negotiation Fees (per check)

- Non-member check negotiation..... 5% of check amount, with a minimum fee of \$5.00 and a maximum fee of \$50.00
- Non-member check exchange.....\$5.00
- Canadian Draft Negotiation Fee\$5.00
- Foreign Draft in USD Negotiation Fee\$2.00
- Other Foreign Draft Negotiation Fee\$15.00

Check Fees

- Counter Check-after allotted 12 checks per calendar year (3 pages) 75 cents per page thereafter.
- ChecksCost varies by style and quantity ordered
- Corporate Check-4 per month.....Free
- Each additional Corporate check after 4 free\$5.00
- Stop Payment\$25.00

Non-Sufficient Funds (NSF)

- Non-Sufficient funds (Includes check, ATM, POS, VISA, ACH, any automatic withdrawal/transfer).....\$33 per paid or returned transaction
- Transfer from Business Share or Loan to cover NSF (Check, ATM, VISA, ACH, Bill Payer, Insurance Premiums) \$5.00 per transfer, per item
- Return Item Fee (checks deposited drawn on member's account at another financial institution).....\$33.00 per returned transaction

VISA/CASH or ATM (Automated Teller Machine)

- ATM Surcharge Fee (Domestic & International).....Varies (posted at ATM site)
- Foreign Transactions - Purchase, ATM or Internet transactions that are completed in or with merchants located in foreign countries will be deducted from your account in U.S. dollars. The currency conversion rate for international transactions as established by VISA International, Inc. is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged a foreign transaction fee of 0.8% of the transaction amount for transactions that are completed entirely in U.S. dollars, or 2% of the transaction amount (minimum of \$0.25) for transactions that require a foreign currency conversion.
- VISA Card Annual Fees:
 - PlatinumNone
 - Debit CardNone

You have a 25-day grace period from statement cutoff date to repay your balance for purchases before a finance charge will be imposed.

- Other VISA Fees:

Any costs incurred other than normal transaction costs, i.e., long distance phone verification, Federal Express fees, etc., are paid by the member.

CheckMate Fees

- One Time Set Up.....\$50.00
- Monthly Service Fee\$35.00

Paper Statement Fees:

- Paper Statement Fee.....\$3.00

A paper statement fee is charged for paper statements mailed on TwinStar accounts. The following exclusions to the Paper Statement Fee apply: member accounts 18 and younger, member accounts 65 and older, benefit, charged off, clubs/association, court ordered blocked, IOLTA, guardianship, IRA share/CD, estate, non-profit, non- member, public funds, rep payee, and UTMA accounts.

Miscellaneous Fees

- Mobile Banking Remote Deposit Capture.....\$0.75 per item
- Loan Payments By Phone or Online - Check or Visa/MasterCard.....\$20.00
- Notary ServiceFree
- Statement Copy\$3.00 per statement
- Phone transfer request.....3 free per month, thereafter\$2.00 per transaction
- Member Requested Photo Copy.....First 5 free, thereafter10 cents per copy
- Levy/Garnishment processing fee.....\$100.00
- Stop payment on a preauthorized withdrawal from an outside source\$25.00
- Collection Item\$2.00 (Plus any additional fees incurred while collecting funds)

Miscellaneous Fees cont.

- Safe Deposit Box Annual Rental:3 x 5 * = \$25.00
.....3 x 10* = \$42.00
.....5 x 10* = \$60.00
.....6 x 10* = \$60.00
.....9 x 10* = \$80.00
.....10 x 10* = \$80.00
- *Not all safe deposit box sizes are available at all branches.
- No insurance of any kind is provided by NCUA or the credit union to cover safe deposit box contents.
- Domestic Wire Transfer (incoming)\$15.00
- Domestic Wire Transfer (outgoing)\$20.00
- Order Foreign Drafts\$10.00
- Foreign Currency Exchange Fee***\$5.00
- Reconciling/Researching Accounts\$20.00 per hr
- Prepaid VISA Debit Card (reloadable)\$3.95/each
- Seasonal Gift Cards (non-reloadable)\$3.95/each
- Bill PayerNo fee

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***Additional shipping fees apply.

Merchant Bankcard Services

Applicable rate and fee schedule provided at time of application.

ACH Origination

Applicable rate and fee schedule provided at time of application.

Inactive Account

- Inactive Account Fee
 - \$15 Yearly Fee.....assessed when account is inactive at least 12 months.
 - \$5 Monthly Fee.....assessed when account is inactive at least 24 months.

An account in which you have not made a withdrawal from, deposit to, or initiated a transfer from for more than one year (12 months), and the credit union has been unable to contact you by regular mail during that period, may be classified as Inactive. IRAs are excluded. The credit union will notify you at your last known address prior to imposing any fee as allowed by law. Accounts with no withdrawals, deposits or member initiated transfers and those on which no other contact with you has occurred for three years (36 months) will be considered abandoned, and dividends paid to the account will cease. At that time, per state statute RCW 63.29 Uniformed Unclaimed Property Act, any remaining funds are required to be remitted to the State of Washington. The credit union has no further liability to you once the funds are remitted to the State. You must apply to the Department of Revenue to reclaim funds.