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## BUSINESS FEE SCHEDULE

The fees listed are effective as of 03/01/2023.

<b>BUSINESS DEPOSIT ACCOUNTS</b>	
Small Business Checking	No monthly fee \$0.25 per item* after 50**
Business Plus Checking	\$10.00 monthly fee* \$0.25 per item* after 300** Fee waived with \$1,000 minimum balance
Business Platinum Checking Analysis account that includes 3 carryover months earnings credit	\$10.00 monthly fee* \$0.10 per item*
Community Checking For Not-For-Profit Clubs and Organizations	No monthly fee \$0.25 per item* after 50**
Municiple Checking Strictly for Municipalities	No monthly fee No per item fee
Business Money Market	\$5.00 monthly fee* Monthly fee waived with \$500 minimum balance

<b>WIRE TRANSFERS</b>	
Outgoing Wire Transfer (Within US)	\$25.00
Outgoing Wire Transfer (International)	\$45.00

<b>VISA DEBIT CARD</b>	
ATM Foreign Transaction Fee After seven (7) withdrawals or POS transactions at a non CCCU ATM machines per month	\$2.50*/per transaction
Debit Card Replacement Fee	\$15.00*
NSF Debit Transaction	\$32.00
VISA charges a 1% International Service Assessment (ISA) for each foreign country transaction which is reflected in the transaction.	

<b>STATEMENT ACCOUNT ASSISTANCE</b>	
Research Fee	\$30.00 per hour/ 1st hour free*
Reconciliation Fee	\$30.00 per hour/ 1st hour free*

<b>OVERDRAFT</b>	
When a transaction overdraws your account the following fees may apply:	
Premium Overdraft (OD) Usage Fee and Non-sufficient Funds Fee (NSF) (If item is returned)	\$32.00 each \$192.00 day/maximum per transaction type
Temporary Checks	\$2.00/4 Checks

<b>BUSINESS ONLINE BANKING</b>	
TransferNow® (A2A) Outgoing	\$3.00

<b>MISCELLANEOUS FEES</b>	
Official Checks	\$5.00
Money Orders	\$5.00
Change Orders	\$2.00 per strap or box
Medallion Signature Guarantee	\$25.00
Bad Address***	\$9.00
Deposit Items Returned	\$10.00*
Deposit Item Returned (From Own Account)	\$10.00*
Stop Payment	\$32.00*
Stop Payment Business Check	\$32.00*
Bill Payment Returned Item	\$10.00*
Foreign Check Exchanges	\$30.00
Tax Levy / Garnishment Fee	\$50.00 or maximum allowed
Early Closure Fee (If account is closed before 6 months)	\$25.00
Inactivity Fee****	\$15.00 semi annual (Jan/July)

<b>TREASURY MANAGEMENT SERVICES</b>	
Remote Deposit Capture	\$20.00 monthly
ACH Origination	\$20.00 monthly
Sweep Maintenance/Management	\$20.00 monthly
Online Wire Services	\$20.00 monthly

<b>BUSINESS EDGE PACKAGES</b>	
Business Edge Silver Includes one treasury management service	\$25.00 monthly* \$0.25 per item* after 600**
Business Edge Gold Includes two treasury management services	\$35.00 monthly* \$0.25 per item* after 1000**
Business Edge Platinum Includes all treasury management services	\$50.00 monthly* \$0.25 per item* after 600**

<b>SAFE DEPOSIT BOXES</b>	
Safe Deposit Box Rental	\$25.00-80.00 Annual
Lost Key Charge – One Key	\$25.00
Lost Key Charge – Both Keys	\$200.00
Box Rent 30 Days Past Due	\$10.00

\* Plus applicable taxes.

\*\* Items include debit and check transactions only.

\*\*\* Bad Address Fee will be assessed after two (2) returned statements.

\*\*\*\* After 12 months with no transactions (withdrawals or deposits) on account balances less than \$2,500. No fee for accounts without a credit card, active checking account, or loan.