${ }^{1}$ Additional fees may be charged by other institutions for items such as wire transfers, foreign check processing fee, etc. They will be charged or deducted from the proceeds.
${ }^{2}$ NSF fees (per transaction, attempt, or presentment) are limited to a maximum of 5 fees per day.
${ }^{3}$ International transaction fee is assessed for any card transaction in a foreign currency or completed outside of the U.S., including internet transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country.

See Rate Schedule for Annual Percentage Yields and Dividend Rates for savings, club, checking, money market and certificate accounts.

## grow financial federal credit union

## Business Account Fee Schedule Effective as of February 29, 2024

## Account Fees:

Abandoned Property Processing ..... $\$ 25.00$
Account Research/Reconciliation (per hour) ..... \$25.00
Business Checks
(varies with style selection) ..... Varies
Courtesy Pay (Overdraft Fee)
(Refer to Courtesy Pay disclosures for details)
Dormant Account Maintenance (monthly)(Begins at 15 months of inactivity)$\$ 15.00$
Foreign Check Processing Fee
(The fees may vary based on the foreign country. Contacta store for specific fees. Includes checks in U.S. Dollars. ${ }^{1}$ )
High-Yield Business Checking
(if average daily balances are less than $\$ 10,000$ ).. $\$ 15.00$
NSF (Non-Sufficient Funds) Fee² ..... $\$ 20.00$
(NSF Fee will be charged each time a check or ACH debit is presented and returned because of insufficient funds.) Paper Statement Delivery ..... $\$ 4.00$
Stop Payment ..... \$35.00
Temporary Checks (per page - 3 checks) ..... $\$ 1.00$
Service Fees:
New Account Closure (0-3 months) ..... $\$ 25.00$
Wire Transfers
Domestic Outgoing ..... \$20.00
International Outgoing¹ ..... $\$ 45.00$
Cashier's Checks ..... $\$ 10.00$
Item Processing
(per check deposited over 200) ..... $\$ 0.20$
Loan Audit
(No Credit Union Error) (per hour) ..... \$25.00
Official Check ..... $\$ 5.00$
Pay-by-Phone Collection ..... \$10.00
Credit/Debit/ATM Card Fees:
Expedited Credit/Debit Card Replacement ..... $\$ 20.00$
Expedited Credit/Debit Card New ..... \$20.00
Standard Credit/Debit Card Reissue ..... \$5.95
Debit Card International Transaction³. ..... 1\%
of the foreign transaction
Non-Grow Financial ATM Network
Balance Inquiry ..... $\$ 1.00$
Withdrawal ..... \$2.00
Additional Fees:
Duplicate Title ..... $\$ 75.75$
Duplicate Fast Title ..... \$85.75
Legal Processing
(Garnishments, levies, court orders) ..... $\$ 55.00$
No Forwarding Address Provided By Business Member ..... \$5.00
Overnight Document Delivery Domestic, Weekday ..... \$20.00
Domestic, Saturday ..... \$35.00
Returned Loan Payment - Please refer to your contract.
Verification of Deposit ..... \$2.00
Cash Services (In or Out):
Coin for Purchase
Rolled Coin (over \$100) ..... 2\%
Currency (loose and/or per strap) Over \$3,500 (first \$3,500 free) ..... 1\%
Currency Deposits up to $\$ 3,500$ per day ..... Free
Currency Withdrawals up to $\$ 3,500$ per day ..... Free
Deposit Coin ..... 5\%
Non-Credit Union Business Member Service Fees:
Checks Cashed on Grow Financial ..... $\$ 6.00$

