

¹Additional 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.

²NSF fees (per transaction, attempt, or presentment) are limited to a maximum of 5 fees per day.

³International 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.

⁴Using approved purchased Desktop Scanner.

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



Business Account Fee Schedule

Effective as of January 1, 2026

Account Fees:

Abandoned Property Processing	\$25.00
Account Research/Reconciliation (<i>per hour</i>).....	\$25.00
Business Checks (<i>varies with style selection</i>).....	Varies
Courtesy Pay (<i>Overdraft Fee</i>) (Refer to Courtesy Pay disclosures for details)	
Dormant Account Maintenance (<i>monthly</i>) (<i>Begins at 15 months of inactivity</i>).....	\$15.00
Foreign Check Processing Fee (<i>The fees may vary based on the foreign country. Contact a store for specific fees. Includes checks in U.S. Dollars.¹</i>)	
High-Yield Business Checking (if average daily balances are less than \$10,000) ..	\$15.00
NSF (<i>Non-Sufficient Funds</i>) Fee ²	\$20.00
<i>(NSF Fee will be charged each time a check or ACH debit is presented and returned because of insufficient funds.)</i>	
Paper Statement Delivery	\$4.00
Stop Payment	\$35.00
Temporary Checks (<i>per page - 3 checks</i>).....	\$1.00



Insured by NCUA

Service Fees:

Wire Transfers	
Domestic Outgoing	\$20.00
International Outgoing ¹	\$45.00
Instant Payments	0.5% of the amount, up to \$15
Cashier's Checks.....	\$10.00
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 Transaction ³	1% of the foreign transaction
Non-Grow Financial ATM Network	
Balance Inquiry	\$1.00
Withdrawal.....	\$2.00

Online Banking Treasury Management Fees:

Automated Clearing House (ACH) Origination	
Monthly Fee	\$20.00
Item Fee (per item)	\$0.10

Remote Deposit Capture (RDC)⁴

Monthly Fee	\$35.00
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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
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