

¹Additional fees may be charged by other institutions for items such as wire transfers, foreign check collection, etc. They will be charged or deducted from the proceeds.

²NSF fees are limited to a maximum of 5 fees per day.

³Please see Business Account Agreement for Regulation D Transaction limitations.

⁴QuickBooks is registered trademark of Intuit, Inc. and is not an affiliate of Grow Financial Federal Credit Union.

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, 2019

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 Collection (includes checks in US Dollars) ¹	\$45.00
High Yield Business Checking on Average Daily Balances Up to \$10,000	\$15.00
NSF (Non-Sufficient Funds) Fees ²	\$35.00
Overdraft Protection Transfer (per occurrence) ³	\$5.00
Paper Statement Delivery	\$4.00
Photocopy of Check.....	\$2.00
Regulation D Returned Item ³	\$35.00
Statement Copy (per statement)	\$4.00
Stop Payment	\$35.00
Temporary Checks (per page - 3 checks).....	\$1.00



EQUAL HOUSING
LENDER Insured by NCUA

Service Fees:

New Account Closure (0-3 months)	\$25.00
Wire Transfers	
Domestic Outgoing	\$20.00
International Outgoing ¹	\$45.00
Cashier's Checks	\$10.00
Foreign Currency Checks	\$45.00
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
Non-Grow Financial ATM Network	
Balance Inquiry	\$1.00
Withdrawal	\$2.00

Additional Fees:

Coupon Deposit	\$22.00
Coupon Return	\$22.00
Duplicate Title	\$75.75
Duplicate Fast Title	\$85.75
Endorsement Guaranteed	\$2.00
Fax Transmission (outgoing)	\$3.00
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 Deposit	\$35.00
Returned Loan Payment - Please refer to your contract.	
Verification of Deposit	\$2.00

Cash Services (In or Out):

ACH and Wire Transfer Service (monthly)	\$50.00
ACH Reversal (per item)	\$10.00
ACH Service (monthly)	\$35.00
ACH Set-up	\$45.00
ACH Transaction (per item)	\$.10
Coin for Purchase	
Boxed Coin (per box)	\$7.00
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%
Quickbooks [®] Service (monthly) ⁴	\$10.00
Wire Transfer Service (monthly)	\$25.00
Wire Transfer (per wire)	\$10.00

Non-Credit Union Business Member Service Fees:

Checks Cashed on Grow Financial	\$6.00
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