

# Business Checking Account Truth In Saving Addendum

Low Volume Checking	
Monthly Maintenance Fee	free
Electronic Items	
Paid-Regular ACH	30 free then \$.25 each
Incoming Credits ACH	10 free then \$.25 each
Incoming Debits	10 free then \$.25 each
Paper Items Fees	
Deposit Items - Foreign	\$.25 each
Deposit Items - Local	25 free, then \$.25 each
Deposit Items - On Us	25 free, then \$.25 each
Statement Options	
E-Statements	free
Paper Statement Mailed	\$15 per request
Copy of Statement	\$5 per request
Paper Statement Mailed	\$3 per month
Earnings Credit	N/A
Business Debit Card	yes
Digital Banking App	yes
Cash Management	optional (see below)

High Volume Checking	
Monthly Maintenance Fee	\$15
Electronic Items	
Paid-Regular ACH	\$.17 each
Incoming Credits ACH	\$.17 each
Incoming Debits	\$.17 each
Paper Item Fees	
Deposit Items-Foreign	\$.17 each
Deposit Items-Local	\$.17 each
Deposit Items-On Us	\$.17 each
Statement Options	
E-Statements	free
Paper Statement Mailed	\$15 per request
Copy of Statement	\$5 per request
Paper Statement Mailed	\$3 per month
Earnings Credit	CU determined monthly rate
Cash Management	optional (see below)
Merchant Capture	optional (see below)

Community Org/Non-Profit Free Checking	
Maintenance Fee	free
Electronic Items	
Aid-Regular ACH	30 free then \$.15 each
Incoming Credits ACH	10 free then \$.15 each
Incoming Debits	10 free then \$.15 each
Paper Item Fees	
Deposit Items - Foreign	\$.15 each
Deposit Items - Local	25 free, then \$.15 each
Deposit Items - On Us	25 free, then \$.25 each
Statement Options	
E-Statements	free
Paper Statement Mailed	\$15 per request
Copy of Statement	\$5 per request
Paper Statement Mailed	\$3 per month
Earnings Credit	N/A
Cash Management	optional (see below)

Cash Management	
Maintenance Fee	\$25.00 monthly (non-compensible)
ACH file fee	\$10.00 per file
Return of Unauthorized ACH	\$10.00 per item
Merchant Capture	
Maintenance Fee	\$55.00 monthly (non-compensible)
Batch Submission Fee	\$10.00 per batch
Return of Unauthorized ACH	\$10.00 per item

Daily Dividend by Balance Range	
Balance	Interest Rate
\$10 to \$1,999.99	.00%
\$2,000 to \$24,999.99	.05%
\$25,000 to \$49,999.99	.05%
\$50,000 to \$99,999.99	.07%
\$100,000 and over	.07%

The High Volume accounts have a compensable balance feature, which allows you to offset some fees with an earnings credit. The earnings credit will be calculated on a portion of the collected average daily balance. The earnings credit rate is determined monthly by the credit union, and fees are subtracted from the earnings credit. A negative net difference will result in a net fee charge. A positive net difference results in no fee charged for that statement cycle. Positive net differences are not paid to the account or carried forward to the next statement cycle.