



FEE SCHEDULE for Business Accounts

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|---|----------------|--|---|
| Account Reconciliation and/or Research, Per Hour | \$20.00 | Metro Sweep (<i>Overdraft Protection From a Deposit Source</i>) | |
| ATM or Debit Transactions | | • Transfer Fee (Each) | \$5.00 |
| • Per Balance Inquiry, Withdrawal, Advance or Transfer at non-Metro ATM's | \$2.50 | Money Order | \$3.00 |
| • Per denial transaction at non-Metro ATM's | \$0.50 | Monthly Maintenance Fee | |
| ATM/Debit/Credit Card Replacement | \$10.00 | • Business Interest Checking | \$15.00 |
| ATM Research Fee | Varies | • Business Relationship Checking | Varies |
| Bill Pay- Expedited Payment | | Night Depository Related Fees | |
| • Same Day ACH | \$15.00 | • Night Depository Bags (Disposable-per bag) | \$1.00 |
| • Overnight Check | \$15.00 | • Night Depository Keys (Per key) | \$1.00 |
| Business Online Banking | Free | NSF Fee (Insufficient Funds Fee) | \$32.00 |
| Business Online Bill Pay | Free | Official Credit Union Check | \$5.00 |
| Check Printing and Supplies Fees | Varies | Outgoing Domestic Wire Transfer | \$25.00 |
| Checks Returned | | Outgoing Foreign Wire Transfer | \$30.00 |
| • Deposited or Cashed on Account | \$7.50 | Overdraft Protection Annual Fee | \$25.00 |
| • Uncollected Funds | \$32.00 | Paid NSF (<i>Courtesy Pay, Courtesy Pay Plus</i>) | |
| • Loan and Mortgage Payments | \$32.00 | • Transactions of \$10.00 or less | Fee Equal to Amount of Overdraft |
| • Special Handling | \$32.00 | • Transactions over \$10.00 | \$32.00 |
| Commercial RDC- Monthly Fee | \$35.00 | Per Item Fees | |
| Copy of Check, Personal Money Order, Third Party | \$15.00 | • Free Business Interest Checking (Transaction fee per item over 300) | \$5.00 |
| Abandoned Property (<i>Escheat Fee, No Activity for 3 years</i>) | \$50.00 | • Business Interest Checking (Transaction fee per item over 750) | \$5.00 |
| Dormant Account Reactivation | \$5.00 | Popmoney | |
| eSafety Box (<i>Via Online Banking, Fee Monthly</i>) | | • Standard | Free |
| • 1 GB | Free | • Express | \$5.00 |
| • 2 GB | \$1.00 | Reproduction of Statements (<i>Per Statement</i>) | \$5.00 |
| • 5 GB | \$3.00 | Share Withdrawal (<i>By Phone or Mail, Per Check</i>) | \$3.00 |
| • 10 GB | \$6.50 | Stop Payment | \$30.00 |
| Excessive Transaction Fee (<i>Applies to all Money Market and Savings Accounts</i>) | | Temporary Checks (<i>Minimum of 4</i>) | \$0.25 |
| • For each transaction (checks, telephone, online & preauthorized transfers) over 6 | \$10.00 | Western Union Fees | Varies |
| External Account Transfer Fee (<i>Via Online Banking</i>) | | | |
| • Standard | Free | | |
| • Express | \$5.00 | | |
| Foreign Check Collection (<i>Canadian Only</i>) | \$10.00 | | |
| Inactivity Fee (<i>Per Month Fee Assessed After Three Months of Inactivity</i>) | | | |
| • Checking Accounts | \$12.00 | | |
| Incoming Wire Transfer | \$10.00 | | |
| Legal Processing | | | |
| • Government Levy | \$50.00 | | |
| • Trustee Attachment | \$50.00 | | |
| • All Other Legal Services | \$50.00 | | |
| Loan Payment by Phone | \$10.00 | | |
| Low Balance Fee | | | |
| • Business Savings Account if Average Daily Balance (during the statement period) is less than \$250.00 and there is no associated loan product | \$2.50 | | |
| • Business Money Market Account if Average Daily Balance (during the statement period) is less than \$2500.00 and there is no associated loan product | \$10.00 | | |
| Merchant Credit Card Services | Varies | | |

This Fee Schedule for all accounts sets forth fees and charges applicable as of December 1, 2016. This schedule is incorporated as part of your account agreement with the Credit Union. Fees subject to change, for current fee schedule please visit metrocu.org

