## Business Account Fee Schedule
### Cornerstone Financial Credit Union
#### Effective March 1, 2020

### Savings Account Fees
- **Savings Withdrawal (in excess of 3 per quarter if no Checking account)**: $5.00 per withdrawal
- **Savings Inactive Account (if balance is less than $100 at month-end)**: $5.00 per month

### Business Checking Fees
- **160 items included per month, then $.30 per item as listed below.**
  - **ACH Credit**: $0.30 each in excess of 20 per month
  - **ACH Debit**: $0.30 each in excess of 20 per month
  - **Checks Received**: $0.30 each in excess of 40 per month
  - **Deposits**: $0.30 each in excess of 10 per month
  - **Draft Clearing**: $0.30 each in excess of 10 per month
  - **Rolled Coin**: $0.30 each in excess of 10 per month
  - **Cash Deposit/Withdrawal**: $0.30 per $100, no charge for first $2,500
  - **Monthly Service Fee (if balance falls below $1,500 or no business loan)**: $10.00 per month
  - **Paper Statement Fee**: $3.00 per month

### Business Select Checking Fees
- **420 items included per month, then $.30 per item as listed below.**
  - **ACH Credit**: $0.30 each in excess of 70 per month
  - **ACH Debit**: $0.30 each in excess of 70 per month
  - **Checks Received**: $0.30 each in excess of 120 per month
  - **Deposits**: $0.30 each in excess of 20 per month
  - **Draft Clearing**: $0.30 each in excess of 120 per month
  - **Rolled Coin**: $0.30 each in excess of 20 per month
  - **Cash Deposit/Withdrawal**: $0.30 per $100, no charge for first $10,000
  - **Monthly Service Fee**: $20.00 per month
  - **Paper Statement Fee**: Free
  - **Earnings Credit**: Applied to fees, see business rate schedule

### Debit & ATM Fees
- **ATM withdrawals/transfers at ATMs owned by CFCU or affiliated networks**: Free
- **Non-CFCU ATM withdrawals/transfers in excess of 2 per month**: $3.00 each
- **ATM Balance Inquiry**: $2.00 each
- **Replacement Card**: $5.00 each

### General Services Fees
- **Account Reconciliation/Account Research**: $30.00 per hour - 1 hour minimum
- **Account Activity Printout**: $3.00 per page
- **Account Closure (if within the first 6 months)**: $25.00
- **Account Forced Closure**: $25.00
- **Bill Pay Inactivity (if no bills paid within 3 months)**: $3.00 per month
- **Cash Advance on non-CFCU Credit Card**: 3% of advance
- **Cashier’s Check**: $5.00 per check
- **Check Printing**: Varies by design
- **Copy/Print/Fax**: $3.00 per page
- **Escheatment Fee**: $100.00
- **Foreign and other Collection Items**: $10.00 plus costs incurred
- **Gift Card Purchase**: $3.00 each
- **Legal Action Processing (Levy, Garnishment, Etc.)**: $100.00 each
- **Negative Balance (after 30 days)**: $15.00
- **Notary Fee (if no Checking Account)**: $5.00 each
- **NSF Items (by Check, Debit Card, ACH, ATM, or Other Withdrawal)**: $35.00 each
- **Overdraft Transfer Fee from Line of Credit**: $10.00 per transfer
- **Returned Deposit Item**: $20.00 each
- **Returned Mail due to incorrect address**: $10.00
- **Stop Payment**: $35.00 each
- **Verification of Deposit**: $30.00 each

### Wire Transfer Fees
- **Wire Transfer - Incoming/Outgoing (domestic only)**: $20.00 per transfer

### Safe Deposit Box Fees
- **Size 3 X 5**: $40.00 annual
- **Size 3 X 10**: $65.00 annual
- **Size 5 X 10**: $75.00 annual
- **Size 10 X 10**: $100.00 annual
- **Replacement Key**: Per Vendor
- **Drilling Fee**: Per Vendor