

Team One Credit Union Business Fee Schedule

Effective July 12, 2017 and subject to change. *The following may be assessed against your Business accounts.*



ACCOUNT SERVICES

Basic Business Account

Monthly Maintenance Fee: none
Transaction Fee

Number of:	Allowed	Each Item Over Allowed
Drafts Cleared	50	0.25
Deposits	10	0.25
Withdrawals	10	0.25
ACH Deposits	25	0.25
ACH Withdrawals	25	0.25
Checks Received	200	0.25
Rolled Coin Total	\$500	\$5/occurrence over \$500
Cash Received	\$10,000	\$5/occurrence over \$10,000

Business Account

Monthly Maintenance Fee \$25
Transaction Fee **Includes Merchant Capture*

Number of:	Allowed	Each Item Over Allowed
Drafts Cleared	75	0.35
Deposits	10	0.35
Withdrawals	10	0.35
ACH Deposits	50	0.35
ACH Withdrawals	50	0.35
Checks Received	350	0.35
Rolled Coin Total	\$500	\$5/occurrence over \$500
Cash Received	\$15,000	\$5/occurrence over \$15,000

MONEY SERVICES BUSINESS (MSB)

Monthly per Account Fee \$500/mo
Fee posted last day of the month

CD/MONEY MARKET ACCOUNTS

Certificate change prior to maturity \$10
Money Market
Excessive Withdrawal Fee (exceed 6 per month) \$25
Minimum Withdrawal Fee (under \$500) \$25

SPECIAL SAVINGS ACCOUNTS

"Your" Savings Account-
Excessive Withdrawal Fee \$10
(exceed 2 withdrawals per year)

CHECKING ACCOUNTS

Check Order Fees *Prices vary*
Starter checks \$4 for 4

VISA® DEBIT, CREDIT & GIFT CARD FEES

Debit & Credit Card Replacement \$5
Debit & Credit Card Rush Fee *Prices vary*
Overnight / Saturday delivery / International
Gift Card-per card purchased in branch \$3.95
Gift Card-per card ordered online \$5.95-\$7.95
ATM Usage Fee
Team One ATMs FREE
Non Team One ATMs \$1.50/ea
4 free per month

ONLINE BANKING & BILL PAY

Online Banking w/eStatements FREE
Online Bill Pay \$4.95/mo
W/Online Banking & eStatements FREE
Bill Pay Rush Fee - Check Payment
Next Business Day \$19.95/each
Second Day \$14.95/each
Second Day Rush Fee - Electronic Pymt \$4.95/each

SERVICE FEES

Account Research or Reconciliation \$25/hr
Account Closing Fee \$5
Within 60 days of opening
Account Activity/History Printout \$1/page
Bad Address Fee-after three months \$3/month
Cashier's Checks \$1
Check Processing Fee \$5
Fee waived if:
• you maintained \$100 savings balance for 30 consecutive days
• OR you used your Debit Card in the previous 30 days
• OR you have a Visa® Credit Card balance of at least \$100
• OR you have a CD, Money Market or loan

Coin Machine 5% of total
Copies
Deposited Check \$3
Cancelled Check \$3
Cancelled Check-online FREE
Fax/Copy \$1/page
Fax/Copy out of state \$1.50/page
Statement Copy \$3/each
Statement Copy-online FREE

SERVICE FEES, con't.

Dormant Account Fee \$10/month
Dormant Account Fee will be assessed after one year of inactivity unless the account has a Certificate, IRA/Deferred Comp, an active loan or Non Profit Business. Dormant accounts with a balance of less than \$10 will be closed on the last business day of the month.
Escheat Account Fee \$50 or Balance
whichever is lower
Garnishment/Levy Fee \$50
Loan Pay by Phone Visa, MasterCard, Discover
4% of payment amount; \$5 min/\$20 max
Money Orders \$1/each
Mortgage Payoff Statement \$20
Cashier's Checks \$1
Overdraft/Courtesy Pay \$30
Charged for each overdraft item that we pay
Perfection of Security Interest \$50
Return (NSF) Check Replacement Fee \$10
Return/Insufficient Funds (NSF) Fee \$30
Applies to: Checks, Debit Cards, ACH/ACH Origination & returns from other financial institutions, Online Bill Pay, Insurance Premiums
Returned Item-deposit or loan payment \$30
Safe Deposit Box Annual Rental
3x5 Box \$20
3x10 Box \$35
5x5 Box (Bay City only) \$40
5x10 Box \$50
10x10 Box \$100
Replacement Key \$10
Box Drilling Fee \$100
Service Center Branch
Usage Fee-4 free per month \$3/each
Returned Item Fee \$30/each
Stop Payment \$30
Member requested EFT/ACH, Corporate Check, Money Order
Transfer Fees \$5
Automatic transfers to Checking for checks, Debit Card, ACH or Online Bill Pay
Verification of Deposit \$10
Wire Transfer Fee
Domestic \$15
International \$45

**Merchant Capture requires scanner. Additional purchase of a high speed scanner may be required. **All fees waived with business loans of \$50,000 or greater; MSB accounts excluded.*