



Business Fee Schedule

Some fees are subject to change without notice. Fees are per item unless otherwise noted.

| Item | Description | Fee |
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| Account Records | | |
| Paper Statements or Printed Statement Copy | If you request reproductions of statements or your transaction history, the fee will be charged for each month requested. The current, partial-statement period will be charged the full fee amount. | \$5.00 per month |
| Account Research | A request for account records (for example: check copies, statements, deposited items or other account documentation) will incur this fee. Minimum charge of one hour. If the accumulated charge for the Check Copy Look-Up or Statement Copy fee exceeds the Account Research fee, the lesser fee will apply. | \$35.00 per hour for first 2 hours of research time. \$50.00 per hour for over 2 hours of research |
| Check Copy Look-Up | Fee is charged if a reproduction of a check is provided. This includes checks you have written off your account, checks you have deposited and official checks written out of the account. | \$2.00 |
| ATM/Debit | | |
| Debit Card Replacement | Fee to replace a lost debit card. Fee waived if the card's expiration date is advanced. | \$5.00 |
| Debit Card Replacement-Expedited | Fee to replace a lost debit card. The card is sent through an expedited shipping service. | \$35.00 per card |
| VISA Single Currency Foreign--International US Currency | This fee applies to any debit card or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States. | 0.80% per transaction |
| VISA Single Currency Foreign--Non-US Currency | | 1.00% per transaction |
| Business Treasury Services | | |
| Online Business ACH | This fee includes access to Automated Clearing House (ACH) origination services. Fee is charged monthly. | \$29.95 per month |
| Remote Deposit Desktop Scanner | Ability to deposit your business checks in batches remotely and securely with our Remote Deposit Desktop Scanner service. This fee is charged monthly. | \$23.95 per month |
| Check Processing | | |
| Non-Meritrust Check Written From Payee Owned Account | Fee is charged if you cash or deposit a check from a financial institution other than Meritrust, you are the owner of the account at the other financial institution and the check is returned. | \$32.00 |
| Check Cashing | Fee is charged if you want to cash a check. Fee is waived if you have aggregate balances across all your accounts greater than \$100 or you have a current loan. | \$3.00 |
| Foreign Check Item Processing (excluding Canada) | Fee is charged if you deposit a check from a bank that clears its checks in a foreign country (excluding Canada). Fee is charged to your account when we receive credit for the item. | \$50.00 |
| Canadian Check Item Processing | Fee is charged if you deposit a check from a bank that clears its checks in Canada. Fee is charged to your account when we receive credit for the item. | \$30.00 |
| Check Collection Item | Fee to collect payment on a check outside of the conventional check processing system. | \$35.00 |

| Checking Accounts | | |
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| Business Executive Checking | Fee is charged to your account monthly. Fee can be waived if average daily balance remains above \$5,000 every month. | \$20.00 per month |
| Business Checking Account | There are no monthly fees. | \$0.00 |
| Electronic Services | | |
| Phone Electronic Payment Processing | You can make a one-time payment on a loan with us from another financial institution by calling us and requesting to use this service. | \$12.00 |
| Online Electronic Payment Processing | You can make a one-time payment on a loan with us from another financial institution by going to our website and entering your account information. | \$6.00 |
| Expedited Overnight Check | Fee is charged if you would like to expedite a payment in our bill payment service inside online banking. This will send the payment overnight by check the next business day, assuming your payment receipt does not receive ACH payments. | Actual cost |
| Miscellaneous | | |
| Stop Payment | Fee to stop an ACH or check payment. Fee is charged per item. Free within Online Banking and Mobile for Checks only (does not include ACH) | \$32.00 |
| Official Checks | This fee is charged when an official check is issued. Official checks are free when payable to the account owner. | \$3.00 per check when payable to a third party |
| ACH Single Credit/Debit Origination | This fee is charged when a one-time ACH credit or debit is initiated in a branch or by phone. A one-time ACH initiated through online banking is not charged this fee. | \$10.00 per item |
| Inactive Account | Charged to your account per month once there has been 6 months of no transactional activity. There is no inactive account fee for business accounts. | \$10.00 |
| Garnishment/Tax Levies | Fee is charged if we receive a request for payment to satisfy a garnishment or tax levy. | \$50.00 |
| Collection Items | If you are in default on a loan obligation or cause a loss to the credit union, we may charge you fees we pay to third parties to aid us in collecting the debt. This may include attorney's fees, fees to outside collection agencies or fees to collateral recovery companies. | Actual expense |
| Uncollected Funds Return | Fee charged due to money spent from a deposited check or transfer that hasn't fully cleared. | \$32.00 per item |
| Returned Mail/Incorrect Address | Fee will be charged if we receive returned mail that we sent to you that indicates your address is incorrect. If you notify us of a change in your address to the correct address within 60 days of us charging the fee, we will refund the fee amount. | \$10.00 |
| Payment Deferment | Fee to skip one month's payment on a loan. | \$25.00 per item |
| Attorney | From time to time in our business relationship, situations outside of our normal and anticipated scope of business activity may arise. In these rare situations, the credit union may find it necessary to engage with legal counsel. If this engagement is caused by your request or action, we may require you to reimburse us for this legal expense. If we decide your reimbursement may be necessary, we will notify you with an estimate of the expense before engaging our legal counsel and will require your approval before proceeding. If you do not agree to this expense, we reserve the right to deny your request. If your actions cause a loss to the credit union, we may charge you for legal expenses to recover these losses without your approval, as outlined in our account agreement. | At cost |
| Overnight Mail Delivery | Fee if you wish to have any credit union documents overnighted to you. | At cost |
| Verification of Deposit | If you or an organization acting upon your request requires written verification from the credit union concerning information about your account. | \$10.00 per item |

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| Temporary Checks | Temporary checks for your account may be requested. There are four temporary checks per page. | \$2.00 per page |
| Non-Member Services | | |
| Non-Member Service Charge Check Cashing Fee (On-Us Checks) | If you are not a member of the credit union and would like to cash a check on us that you received from a member of the credit union, you will pay this fee. | \$3.00 |
| Non-Member Service Charge Coin Counting | This fee is charged if you are not a member of the credit union and use our coin counting equipment to exchange a large amount of coins for cash. | 10% of total |
| Cash Advance Non-Member | This fee is charged if you are not a member of the credit union and initiate a cash advance. This fee is waived for members. | \$15.00 per advance |
| Overdraft | | |
| Overdraft Check/ACH | Overdraft/non-sufficient funds fee created by a check clearing the account, an on-us check cashed in a branch or an Automated Clearing House (ACH) transaction. This fee is waived for transaction amounts \$5.00 or less. | \$29.00 per item |
| Overdraft Debit Card | Overdraft/non-sufficient funds fee for debit card transactions clearing the account. This fee is waived for transaction amounts \$5.00 or less. You may opt out of this service. | \$29.00 per item |
| Safe Deposit Boxes | | |
| Safe Deposit Boxes 3 x 5 | This fee is charged annually to your account on the date you originally signed the safe deposit box lease agreement. | \$25.00 per year |
| Safe Deposit Boxes 5 x 5 | | \$30.00 per year |
| Safe Deposit Boxes 3 x 10 | | \$35.00 per year |
| Safe Deposit Boxes 5 x 10 | | \$50.00 per year |
| Safe Deposit Boxes 9 x 10 | | \$90.00 per year |
| Safe Deposit Boxes 10 x 10 | | \$90.00 per year |
| Re-Key Box | This fee is charged when a box needs to be re-keyed, such as if the original key is lost. | \$25.00 per request |
| Drill Box | This fee applies when we need to drill the box, such as when payment has not been received. | \$150.00 |
| Wire Transfer Services | | |
| Incoming Domestic | Fee will be charged to you if someone sends you a wire transfer from a domestic account to your account at Meritrust. | \$15.00 |
| Incoming International | Fee will be charged to you if someone sends you a wire transfer from an account in a financial institution outside the United States to your account at Meritrust. | \$15.00 |
| Outgoing Domestic | Fee will be charged to you if you send a wire transfer from your account at Meritrust to an account at another domestic financial institution. | \$25.00 |
| Outgoing International | Fee will be charged to you if you send a wire transfer from your account at Meritrust to an account at another financial institution outside the United States. | \$50.00 |