



Business Fee Schedule

The Fee Schedule is effective **August 1, 2020**

To establish a Business Membership both a Business savings and checking are required.

Business Savings: The minimum opening deposit is \$5.00. A minimum daily deposit of \$200 is required to earn the disclosed annual percentage yield.

Business Checking: A minimum daily balance of \$1,000 is required to obtain the disclosed annual percentage yield. There is a \$10 monthly maintenance fee.

Non-Profit Business Checking: A minimum daily balance of \$1,000 is required to obtain the disclosed annual percentage yield.

BUSINESS ACCOUNTS

Account History (since last statement)	\$5.00	International - Card Transactions	1%
Account Reconciliation, per hour	\$20.00	Levy, Writ or Garnishment	\$50.00
ACH Stop Payment	\$30.00	Official Check	\$3.00
ATM Usage (non Launch FCU ATM)	\$2.00	Overdraft Transfer	\$10.00
Bad Address – monthly	\$5.00	Overnight Carrier	Actual Cost
Card Replacement	\$5.00	Payment Verification Copy - Bill Pay	\$5.00
Change Account	\$25.00	Photocopy Service, per page	\$1.00
Check Cashing – Non Member	\$5.00	Research - per hour (\$5.00 minimum)	\$30.00
Check Copy	\$3.00	Returned Pay Transactions	
Collections Item - Canadian	\$20.00	ACH Returned Item	\$30.00
Collection Item - Other Foreign	Actual Cost	NSF (insufficient funds for checks or ACH)*	\$30.00
Digital Banking Person to Person Transfer	\$1.00	UCF (uncollected funds for checks or ACH)*	\$30.00
Early Closing	\$10.00	Returned Deposit	\$10.00
(account closed within first 6 months)		Returned Check (to me from me)	\$30.00
Escheat Administrative	\$25.00	*items \$5.00 or more	
Exchange On-Us Check	\$10.00	Statement copy	\$5.00
Expedited Card Order	Actual Cost	Stop Payment	\$30.00
Fax Service, per page	\$1.00	Stop Payment Removal	\$10.00
Guaranteed Signature	\$5.00	Teller Check Stop Payment	\$30.00
Inactive Account - monthly	\$5.00	(Lost, Stolen, Destroyed)	
(after 1 year of inactivity, all shares)		Verification of Deposit	\$15.00

SAFE DEPOSIT BOXES

Safe Deposit Box Annual Rental:			
3 x 5 box**	\$40.00	Safe Deposit Box Key Drilling	\$140.00
3 x 10 box**	\$60.00	Safe Deposit Box Key Replacement	\$15.00
5 x 5 box**	\$60.00	Safe Deposit Box Inventory	\$25.00
5 x 10 box**	\$80.00	Safe Deposit Box Late Payment	\$10.00
10 x 10 box**	\$115.00		

**box sizes are subject to availability and may not be available at all branches

WIRE TRANSFERS

Incoming Wire Fee	\$10.00	Outgoing Foreign Wire Fee	\$50.00
Outgoing Domestic Wire Fee	\$25.00		