

# Business Fee Schedule

## Effective August 1, 2023



BUSINESS SAVINGS (Membership Account)	
Minimum Opening Deposit	\$5 minimum required share*
Monthly Fee	None
Transaction Limits	None
Dividends	Tiered Dividends on Daily Balances of \$200.00 or more**
BUSINESS MONEY MARKET SAVINGS	
Minimum Opening Deposit	\$2,500.00
Monthly Fee	\$15.00 Waived for Minimum Daily Balances of \$2,500.00 or more
Transaction Limit	None
Dividends	Tiered Dividends on Daily Balances of \$2,500.00 or more**
ADDITIONAL BUSINESS SAVINGS	
Minimum Opening Deposit	None
Monthly Fee	None
Transaction Limit	None
Dividends	Tiered Dividends on Daily Balances of \$200.00 or more**
BUSINESS CLASSIC CHECKING*	
Minimum Opening Deposit	None
Monthly Fee	None
Transaction Limit	None
Dividends	None
BUSINESS ELITE CHECKING*	
Minimum Opening Deposit	None
Monthly Fee (below \$1,000.00)	\$20.00
Transaction Limit	FREE up to 100 transactions monthly (\$0.25 per item over 100)
Dividends	Dividends on Daily Balances of \$1,000.00 or more**
BUSINESS PREMIER CHECKING*	
Minimum Opening Deposit	None
Monthly Fee (below \$5,000.00)	\$25.00
Transaction Limit	FREE up to 500 transactions monthly (\$0.25 per item over 500)
Dividends	Dividends on Daily Balances of \$1,000.00 or more**
BUSINESS NON-PROFIT CHECKING*	
Minimum Opening Deposit	None
Monthly Fee	None
Transaction Limit	None
Dividends	Dividends on Daily Balances of \$1,000.00 or more**

\*As a condition of membership, the Business must purchase and maintain the minimum of one required share at a Par Value of \$5.00.

\*\*Refer to Launch CU website for dividend rates and annual percentage yields. Dividends are compounded and credited monthly. The annual percentage yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rates and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Dividends are calculated daily and credited monthly. For tiered accounts, once a particular range is met, the dividend rate and APY for that balance range will apply to the full balance of your account.

Zero Balance Accounts – any Business Account with a zero balance for three months will be closed for inactivity.

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ATM FEES	
ATM Out of Network Balance Inquiry*	\$2.50
ATM Out of Network Transfer or Withdraw*	\$2.50
*Out of Network refers to each Non-Launch/Presto ATM usage	
CARD SERVICES	
Card Replacement	\$5.00
International – Card Transactions	1%
Expedited Card Order	Actual Cost
RETURNED TRANSACTIONS (per presentment)	
ACH Returned Item	\$10.00
NSF (insufficient funds for checks or ACH) **	\$10.00
MBFS NSF (Business Loan Payment) (insufficient funds for checks or ACH) **	\$30.00
UCF (uncollected funds for checks or ACH) **	\$10.00
Returned Check (to me from me)	\$20.00
**items \$5.00 or more	

MISCELLANEOUS FEES			
Account History <i>(since last statement)</i>	\$5.00	Exchange On-Us Check	\$10.00
Bad Address - monthly	\$5.00	Guaranteed Signature <i>(per document)</i>	\$5.00
Cash Deposit Fee <i>(under \$10,000 monthly free)</i>		Inactive Account <i>(after 1 year of inactivity, all shares-monthly)</i>	\$5.00
▪ \$10,000 - \$50,000	\$20.00	Levy, Writ or Garnishment	\$75.00
▪ \$50,000 or more monthly	\$40.00	Official Check	\$3.00
Check Cashing – Non-Member	\$5.00	Overdraft Transfer	\$2.00
Check Copy	\$3.00	Overnight Carrier	Actual Cost
Coin Orders/Processing <i>(per roll)</i>	\$0.10	Payment Verification Copy – Bill Pay	\$5.00
Coin Orders/Processing <i>(per box)</i>	\$1.00	Photocopy service, per page	\$1.00
Collections Item – Canadian	\$20.00	Research – per hour <i>(\$5.00 minimum)</i>	\$30.00
Collections Item – Other Foreign	Actual Cost	Shared Branching Transactions	\$5.00
Currency Orders <i>(per strap)</i>	\$0.25	Statement Copy	\$5.00
Early Closing <i>(account closed within first 6 months)</i>	\$10.00	Stop Payment <i>(Check/ACH)</i>	\$30.00
Escheat Administrative	\$50.00	Verification of Deposit	\$15.00

SAFE DEPOSIT BOXES			
3X5*	\$45.00	Box Key Drilling	\$150.00
3X10*	\$65.00	Box Key Replacement	\$15.00
5X5*	\$65.00	Box Inventory	\$25.00
5X10*	\$90.00	Late Payment	\$10.00
10X10*	\$125.00		
*Annual Rental Fee and box sizes are subject to availability and may not be available at all branches.			
WIRE TRANSFERS			
Incoming Wire		\$10.00	
Outgoing Wire (Domestic) <i>(branch assisted)</i>		\$25.00	
Outgoing Wire (Foreign) <i>(branch assisted)</i>		\$50.00	