FAMILYSAVINGS
BUSINESS SERVICES

Business Fee Schedule

Fees are subject to change. You may obtain an updated Fee Schedule at any time by visiting FamilySavingsCU.com or by contacting your local FSCU branch.

BUSINESS CHECKING ACCOUNTS

Basic Business Checking	
Monthly	Service Fee
Monthly Maintenance Fee	$10
Minimum Balance to Waive Monthly Fee	$1,500
Transaction Allowance	150 items
Excess Transaction Fee	$0.15 per item

IOLTA/Specialty Checking (Non-Profits)	
Monthly	Service Fee
Monthly Maintenance Fee	Waived
Minimum Balance to Waive Monthly Fee	Waived
Transaction Allowance	Waived
Excess Transaction Fee	Waived

Returned Items	
Per Occurrence	Service Fee
Returned Deposit Item*	$15
Returned Item ACH *	$30
Returned Item Fee-Bill Pay*	$30
*Per occurrence	

Share Account Fees	
**Dormant /Inactive Fee	$5/month
Account Re-Open Fee	$25
**Account is considered dormant or inactive if no activity has occurred withing 12 months	

TREASURY MANAGEMENT FEES

ACH Origination	
Monthly	Service Fee
ACH Module Setup Fee	$15
ACH Monthly Fee	$15
ACH Transaction Fee (Per Item)	0.15
ACH Reversal (per item)	$1.00
ACH Return Item Fee (per item)	$1.00
ACH Over Limit Fee (per item)	$20

Online Wires	
Monthly	Service Fee
Wire Origination Monthly Fee	$25
Per Outgoing USD Domestic Wire	$10
Per Outgoing International USD Wire	$35

Desktop Remote Deposit Capture	
Monthly	Service Fee
RDC Module Setup Fee	$25
RDC Monthly Maintenance Fee	$30
RDC Per Item Fee	$0.15

Fraud Prevention Services	
Monthly	Service Fee
Positive Pay Module Setup Fee	$25
Positive Pay Monthly Maintenance Fee	$30
Positive Pay Per Item Fee	$0.15

Treasury Packages	
Package Type	Service Fee
***Bronze Package (2 Total Treasury Products)**	
2 Combined Treasury Products	$50 / month
***Gold Package (3 or more Treasury Products)**	$20 each additional Treasury product above 2
Per Item Fee for Each Product	$0.15

*Any combination of treasury management products includes: ACH Origination, Online Wires, Positive Pay, or Business Remote (Desktop) Deposit.

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OTHER SERVICE FEES	
Deposit Correction	$5
Research Fee	$25/hour
Excessive Withdrawal Fee	$1 each after 6 in a month
Overdraft Privilege Fee	$30/per occurrence
Stop Payment Fee (Share Draft/ACH)	$15 per item
ACH Affidavit Fee	$15
Check Cashing Fee	$3/per item
Share Draft Copy Fee	$2
Statement Copy Fee	$1/per page
Manual Outgoing Wire Fee	$20
Manual Outgoing Int'l Wire Fee	$45
Incoming Wire Fee	
Money Order/Cashier Check Fee	$2/each
Over the Counter Withdrawal Fee	2 Free per day, then $1/ each after
Debit Card Replacement	$10/ each
In-House Counter Check Fee	$1/ 4 checks
Reloadable Gift Card	$4.95/ each
Copy Fee	$.25 / each