

## Business Schedule of Fees

### Free Business Checking

- \$0 minimum opening deposit
- No monthly maintenance fee
- First 300 items free (includes checks deposited, paid or cashed) \$.25 per item thereafter

### Business Checking<sup>3,4</sup>

- \$0 minimum opening deposit
- \$10 monthly maintenance fee
- \$.05 per check written; \$.08 per check deposited

### Non-Profit Checking

- \$0 minimum opening deposit
- No monthly maintenance fee

### IOLTA (Interest on Lawyer Transfer Account)<sup>2</sup>

- \$0 minimum opening deposit
- No monthly maintenance fee

### Business Money Market

- \$100 minimum opening deposit
- \$100 minimum deposit; \$250 minimum withdrawal; \$25 fee for below \$250 withdrawal

### Business Savings

- \$25 minimum opening deposit; if closed within 30 days a \$25 fee applies
- \$4 Monthly maintenance fee charged if balance falls below \$25

### Business Online Savings<sup>4</sup>

- \$0 minimum opening deposit
- \$25 fee for in-branch or phone withdrawals, transfers, payments

### Business Certificates<sup>1</sup>

- \$1,000 minimum opening deposit
- Early withdrawal penalties fees based on term:
  - 12 months or less—3 months of dividends
  - 13 months or greater—6 months of dividends

\$25 Initial business membership required. A minimum daily balance of \$25 is required in the membership savings to maintain access to all business products and services.

<sup>1</sup>No additional deposits allowed during the term of Certificates.

<sup>2</sup>Dividends earned are paid to NH Bar Foundation.

<sup>3</sup>Account earns dividends that offset account fees.

<sup>4</sup> See Important Account Information for Our Members brochure for terms to qualify for account.

## Business Online Banking

Domestic Wires .....	\$15 per item
ACH .....	\$0.25 per item
ACH Return .....	\$8.00 per item

## Related Fees & Charges

Account Research (per hour) .....	\$25
ATM/Debit Replacement Card .....	\$10
Coin Counting (Fee charged based on total amount counted) .....	3% of Amount
Courtesy Pay Fee .....	\$30 per item
Escheat (Abandoned Property) .....	\$100
Foreign ATM Surcharge .....	\$0.75
Levy Fee .....	\$75
Lost/Stolen/Damaged Treasurers Check.....	\$20
Member Check Copy .....	FREE
Money Orders .....	\$3
Non Sufficient Funds (NSF).....	\$30 per item
Non-Member Check Cashing .....	\$3
Non-Member ATM Surcharge .....	\$2.50
Notary Public Services .....	FREE

Paper Statements.....	\$2
Postage Stamps .....	CU Cost
Re-Open Closed Memberships (within 6 months) .....	\$20
Return Statement .....	\$10
Returned Checks .....	\$15
Signature Guarantee .....	FREE
Statement Copy .....	FREE
Stop Payments .....	\$20
Subordination Fee .....	\$150
Temporary Checks (per page).....	\$1
Treasurers Checks (1 FREE per day payable to member) .....	\$4
VISA Gift Cards .....	\$2.50

## Wire Transfers

Domestic Incoming .....	\$10
Domestic Outgoing (Business Online Initiated) .....	\$15
Foreign Outgoing .....	\$50

Fees listed are per transaction or occurrence.

Schedule of Fees & Charges are subject to change at any time. Contact CU for updated information.