



Business Services

FEE SCHEDULE - Effective November 15, 2024

CHECKING ACCOUNTS

| | |
|---|------------------|
| Business Checking ¹ | \$8.00 per month |
| Transaction Fees (electronic transactions at no charge) | |
| Per Check Charges: | |
| 0-50 checks | FREE |
| 51 or more checks | \$0.20/check |

¹Waived with \$1,000+ minimum daily balance.

| | |
|---|-------------------|
| Business Interest Checking ² | \$15.00 per month |
| Transaction Fees (electronic transactions at no charge) | |
| Per Check Charges: | |
| 0-75 checks | FREE |
| 76 or more checks | \$0.20/check |

²Waived with \$10,000+ minimum daily balance.

SAVINGS ACCOUNTS

| | |
|-------------------------------|------|
| Business Membership Savings | FREE |
| Business Money Market Savings | FREE |

GENERAL SERVICES

| | |
|-------------------------------------|------------------------------------|
| Account Reconciliation/Research Fee | \$20.00 per hour (\$20.00 minimum) |
|-------------------------------------|------------------------------------|

| | |
|--|---|
| Collection Item (Domestic) (sent or received) ³ | \$15.00 plus any outside financial institution fee. |
|--|---|

| | |
|---|---|
| Collection Item (Foreign) (sent or received) ³ | \$20.00 plus any outside financial institution fee. |
|---|---|

| | |
|--------------------|-------------------------|
| Check Printing Fee | Varies by style ordered |
|--------------------|-------------------------|

| | |
|-----------------------------|-------------------|
| Escheat Notice ⁴ | \$2.00 per notice |
|-----------------------------|-------------------|

| | |
|-------------------------------|--------------------|
| Legal Processing ⁵ | \$35.00 per notice |
|-------------------------------|--------------------|

| | |
|--------------------|------|
| Insufficient Funds | FREE |
|--------------------|------|

When a check and/or ACH electronic item is declined or returned without payment.

| | |
|------------------|------------------|
| Cashier's Checks | \$6.00 per check |
|------------------|------------------|

Payable to self or title company

| | |
|----------------------------------|------|
| Web Connect to Intuit Quickbooks | FREE |
|----------------------------------|------|

| | |
|-----------------------------|------|
| Online Bill Payment Service | FREE |
|-----------------------------|------|

| | |
|---------------------------------------|--------------|
| Expedited Online Bill Payment Service | as disclosed |
|---------------------------------------|--------------|

Next or Second Business Day fees as disclosed if selected.

| | |
|---|------------------|
| Online External Transfer Service Fee | |
| Incoming/Outgoing | FREE |
| Overdraft Protection (from savings) | FREE |
| Stop Payment Orders (new or renewal) | \$25.00 per item |
| Online Stop Payment Orders ⁶ | FREE |
| Verification of Deposit | FREE |
| Debit Card Replacement | |
| Mail | FREE |
| Expedited Replacement | \$18.00 |

ATM SERVICES⁷

| | |
|------------------------|------------------------|
| ATM Out-Of-Network Fee | |
| Withdrawals/Transfers | \$2.00 per transaction |
| Inquiries | FREE |

Foreign Transaction Fee

Mastercard charges us an International Service Assessment (ISA) on all international transactions regardless of currency conversion. We may pass part or all of this fee on to you. Currently, this fee is up to 2.00% of the U.S. dollar transaction amount. See the Business Deposit Account Disclosure for details.

TREASURY MANAGEMENT SERVICES

Members must apply and be approved for these additional online business banking services and agree to additional terms and conditions.

| | |
|-------------------------------|--|
| Online ACH Origination Module | \$10.00 per month for each digital profile |
| ACH Transactions | FREE |
| ACH Return | \$2.50 per item |
| ACH NOC | \$5.00 per item |
| ACH Reversal | \$10.00 per item |

| | |
|--|--|
| Online Wire Origination Module | \$20.00 per month for each digital profile |
| Online Outgoing Wires ⁸ (Domestic) | \$15.00 per wire |
| Online Outgoing Wires ⁸ (International) | \$25.00 per wire |
| Incoming Wires ⁸ | FREE |
| Wire Research | \$20.00 per item |

Please Note

All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required fee. The credit union may charge any of your accounts for any fee due.

Any fees or charges assessed to the credit union for extra service or special handling of your account will be passed on to you.

We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account.

¹ Assessed on business checking accounts that maintain a minimum daily balance of less than \$1,000, during the statement period. Fee is waived for business checking accounts with a minimum daily balance of \$1,000 or more.

² Assessed on business interest checking accounts that maintain a minimum daily balance of less than \$10,000, during the statement period. Fee is waived for business interest checking accounts with a minimum daily balance of \$10,000 or more.

³ If we find it necessary to send a check or draft for collection and not give immediate credit, any outside fees will also be charged to the account, which may be more for foreign collection items.

⁴ Required notice under Unclaimed Property Law to members advising that their property will escheat to the state unless there is activity or response to notice.

⁵ Fee will be collected if we are required to hold or deliver funds in compliance with a levy or garnishment against the business account or provide documentation in compliance with a subpoena.

⁶ Requests made to stop payment of a check through business online banking.

⁷ These fees are in addition to any fees that may be charged by the ATM Owner/Operator, as disclosed in Business Deposit Account Disclosure.

⁸ Additional fees may be assessed to incoming or outgoing wires by correspondent and/or receiving foreign banks. Golden 1 Credit Union cannot predetermine these charges.

Fee Schedule

EFFECTIVE November 15, 2024



Headquarters
P.O. Box 15966 • Sacramento, CA 95852-0966
1-877-909-5656
golden1.com

Insured by NCUA.

