

CHECKING ACCOUNTS

Business Checking ¹	\$8.00 per month
Per Check Charges:	
Unlimited.....	FREE

SAVINGS ACCOUNTS

Business Membership Savings.....	FREE
Business Additional Savings.....	FREE
Business Money Market Savings.....	FREE

GENERAL SERVICES
Account Reconciliation/Research Fee (Per Request):

First Hour.....	FREE
Additional Hours.....	\$20.00 per hour

Collection Item (Domestic) (sent or received)².....\$15.00
plus any outside financial institution fee.

Collection Item (Foreign) (sent or received)².....\$20.00
plus any outside financial institution fee.

Check Printing Fee.....Varies by style ordered

Legal Processing³.....\$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

Online Bill Payment Service.....FREE

Expedited Online Bill Payment Service

Next Business Day Check Delivery.....	\$34.95
Second Business Day Check Delivery.....	\$29.95
Second Business Day Electronic Delivery.....	\$6.95

Overdraft Protection (from Savings).....FREE

Stop Payment Orders.....\$25.00 per item

Incoming Wires⁴.....FREE

Debit Card Replacement

Standard Mail.....	FREE
Expedited Replacement.....	\$18.00

ATM SERVICES⁵
Golden 1 or CO-OP ATM Fee

Inquiries/Withdrawals/Transfers.....FREE

ATM Out-Of-Network Fee

Inquiries/Withdrawals/Transfers.....\$2.00 per transaction

Foreign ATM 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 and Membership Agreement for details.

TREASURY MANAGEMENT SERVICES

Members must apply and be approved only for the Business Unlimited Origination package. Standard Wire and ACH Access package is subject to qualifications criteria and applicable terms and conditions.

Standard Wire and ACH Access

0-2 Monthly Outgoing Wires⁴ Monthly Service.....FREE

Outgoing Wire⁴ (Domestic).....\$15.00 per wire

Outgoing Wire⁴ (International).....\$25.00 per wire

0-10 Monthly ACH Credit Origination Monthly Service.....FREE

11+ ACH credit origination transactions or any ACH debit origination activity requires enrollment into Business Unlimited Origination, see below.

Business Unlimited Origination.....\$50.00 Monthly

Outgoing Wire Origination⁴ (Domestic).....FREE

Outgoing Wire Origination⁴ (International).....FREE

ACH Origination Return.....FREE

ACH Origination Reversal.....FREE

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. Golden 1 Credit Union may charge any of your accounts for any fee due.

Any fees or charges assessed to Golden 1 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 fees or 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 If we find it necessary to send a check or draft for collection and not give immediate credit, any third party-assessed fees will also be charged to the account, which may be more for foreign collection items.

³ 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.

⁴ Additional fees may be assessed on incoming and outgoing wires by correspondent and/or receiving foreign banks. Golden 1 Credit Union cannot predetermine these charges.

⁵ These fees are in addition to any fees that may be charged by the ATM Owner/Operator, as disclosed in Business Deposit Account Disclosure and Membership Agreement.

Fee Schedule

EFFECTIVE September 1, 2026



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Insured by NCUA.