

BUSINESS SERVICES FEE SCHEDULE

Effective March 24, 2025



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Insured by NCUA.





**Business
Services**

BUSINESS SERVICES FEE SCHEDULE - Effective March 24, 2025

CHECKING ACCOUNTS

Business Checking¹	\$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

SAVINGS ACCOUNTS

Business Membership Savings	FREE
Business Additional 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) 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
Escheat Notice³	\$2.00 per notice
Legal Processing⁴	\$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	
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 Wires⁵	FREE
Wire/Account Research	\$20.00 per hour (\$20.00 minimum)
Debit Card Replacement	
Mail	FREE
Expedited Replacement.....	\$18.00

ATM SERVICES⁶

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% of U.S. dollar transaction amount. See 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

Assessed monthly for each digital profile	\$20.00 per month
ACH Origination Transactions	FREE
ACH Origination Return	FREE
ACH Origination Notification of Change (NOC)	FREE
ACH Origination Reversal.....	FREE

Online Wire Origination Module

Assessed monthly for each digital profile	\$20.00 per month
Outgoing Wire Origination, ⁵ Domestic	\$15.00 per wire
Outgoing Wire Origination, ⁵ International	\$25.00 per wire

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 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.
- ³ 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.
- ⁴ 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.
- ⁵ 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.
- ⁶ These fees are in addition to any fees that may be charged by the ATM Owner/Operator, as disclosed in Business Deposit Account Disclosure.