



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

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
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Escheat Notice ³	\$2.00 per notice
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Legal Processing ⁴	\$35.00 per notice
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Insufficient Funds.....	FREE
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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 (Stop Payment Fee for lost/stolen checks).....	\$25.00 per check

Online Bill Payment Service.....	FREE
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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 (ACH and checks).....\$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 2.00% 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 for these additional online business banking services and agree to additional terms and conditions.

Online ACH Origination Module.....\$20.00 per month

Assessed monthly for each digital profile

ACH Origination Transactions.....FREE

ACH Origination Return.....FREE

ACH Origination Notification of Change (NOC).....FREE

ACH Origination Reversal.....FREE

Online Wire Origination Module.....\$20.00 per month

Assessed monthly for each digital profile

Outgoing Wire Origination⁵ (Domestic).....\$15.00 per wire

Outgoing Wire Origination⁵ (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. 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 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 on incoming and 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 and Membership Agreement.

Fee Schedule

EFFECTIVE December 9, 2025



Headquarters
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Insured by NCUA.