

## Business Fee Schedule

Please refer to our "Statements of Terms, Conditions, and Disclosures" for more information.

### Account Fees at a Glance

#### Savings

\$5	Limited Membership <sup>1, 2</sup> Assessed per statement period after the first 90 calendar days; waived with primary ownership of checking, \$10,000 or more in business deposit balances, titled loan or \$1,000 or more non-titled business loan balance
\$.20	Per item Cleared/Deposited In excess of 10 items per statement period
\$.20	Per \$100 Coin/Currency deposited or purchased per statement period
\$5	Per Excess Withdrawal Item Certain transactions in excess of six per statement period

#### Checking

\$7	Business Value Monthly Service Waived with \$1,500 minimum daily balance
\$.40	Per item Cleared/Deposited In excess of 75 items per statement period
\$.15	Per \$100 Coin/Currency deposited or purchased In excess of \$1,500 per statement period
\$10	Business Value Plus Monthly Service Waived with \$2,500 minimum daily balance
\$.25	Per item Cleared/Deposited In excess of 250 items per statement period
\$.15	Per \$100 Coin/Currency deposited or purchased In excess of \$2,500 per statement period
\$10	Business Platinum Monthly Service
\$.35	Deposit Transaction
\$.07	Per Deposited item/Credit item
\$.14	Per check Cleared/Debit item
\$.15	Per \$100 Coin/Currency deposited or purchased

#### Money Market

\$15	Monthly Low Balance Waived with \$2,000 minimum daily balance
\$.20	Per item Cleared/Deposited In excess of ten items per statement period
\$.20	Per \$100 Coin/Currency deposited or purchased per statement period
\$10	Per Excess Withdrawal Item Certain transactions in excess of six per statement period

#### Other Applicable Fees

\$2	Paper Statement <sup>1, 2</sup> Assessed per statement generated after the first 30 calendar days
\$5	Monthly Inactive Sub-Account Waived for Membership Savings if member has other active sub-account(s) or maintains balance of \$200 or more; waived for all other checking, savings, or money market sub-accounts if balance of \$200 or greater is maintained; waived for all sub-accounts if primary member is under age 18
\$25	Closure within 90 days Applicable to each sub-account

#### Copies

\$3	Check/Statement/History/Receipt
\$3	ACH Transmittal Report
\$10	VISA Merchant Receipt

#### ATM Activity

\$1	Non-Desert Schools ATM Balance Inquiry
\$2	Non-Desert Schools ATM Transaction (in excess of two per statement period)
\$4	Non-Desert Schools Card Withdrawal

#### Non-Sufficient Funds (NSF)

\$35	Paid NSF
\$35	Unpaid NSF
\$5	Overdraft Protection Transfer
\$35	Same Maker Check Charged Back
\$15	Check Charged Back
\$35	Returned ACH

#### Funds Transfers

\$10	Incoming Wire
\$20	Outgoing Domestic Wire
\$60	Outgoing International Funds Transfer
\$10	Wire Trace <sup>3</sup>

#### Miscellaneous

\$5	Account Research (per 15 min.)
\$3	Money Order
\$5	Cashier's Check
\$35	Cashier's Check Indemnification
\$5	Replacement of Lost/Stolen/Damaged card
Cost	Card Special Delivery
\$35	Stop Payment
\$10	Loan payment by phone
\$15	Verification of Deposit
\$25	Escheatment
\$30	Monthly Business Remote Deposit

#### Collection Item Processing

\$25	Foreign/Domestic Checks <sup>3</sup>
Cost	Bonds/Coupons/Non-Foreign <sup>3</sup>
Cost	Returned Collection Item <sup>3</sup>

<sup>1</sup>Fee waived for primary members under age 22

<sup>2</sup>Fee waived for deployed military

<sup>3</sup>Additional third party fees may apply