

FORUM Credit Union - Business Fee Schedule

BUSINESS SELECT CHECKING	
Monthly Service Charge	\$0.00
Number of Free Transactions	150 / Month
Transaction Fee <small>Transaction fee applies to checks written, deposits, deposited items and ACH debits and credits.</small>	\$0.40 / Item <small>Applies to each transaction over 150</small>
Business Debit Card	Free
Business Online Banking <small>* Certain features are fee based. Please refer to the online banking disclosure.</small>	Free *
Business Online Bill Pay	\$5.95 / Month
BUSINESS ESSENTIALS CHECKING	
Monthly Service Charge <small>* Waived with a \$25,000 relationship balance</small>	\$25.00 *
<small>* Relationship Balance includes all loan and deposit accounts with the same Member Number</small>	
Number of Free Transactions	250 / Month
Transaction Fee <small>Transaction fee applies to checks written, deposits, deposited items and ACH debits and credits.</small>	\$0.40 / Item <small>Applies to each transaction over 250</small>
Business Debit Card	Free
Business Online Banking <small>* Certain features are fee based. Please refer to the online banking disclosure.</small>	Free *
Business Online Bill Pay	\$5.95 / Month
BUSINESS ANALYSIS CHECKING	
Monthly Service Charge	\$10.00 / Month
Deposits	\$0.25 / Deposit
Deposited Items	\$0.08 / Item
Checks Written From Account	\$0.10 / Item
ACH Credits and Debits	\$0.10 / Item
<small>Business Analysis Checking is a dividend bearing account that also earns credit (Earnings Credit) to offset the above listed fees.</small>	
<small>Dividends & the Earnings Credit are calculated using the daily balance method. Earnings Credit does not carry forward to the following month.</small>	
Business Debit Card	Free
Business Online Banking <small>* Certain features are fee based. Please refer to the online banking disclosure.</small>	Free *
Business Online Bill Pay	\$5.95 / Month
MONEY MARKET FEES	
Daily Balance Below Minimum <small>Prestige Money Market daily balance below minimum of \$5,000.00</small>	\$15.00 / Month
ACH FEES	
ACH Stop Payment	\$27.00 / Each
WIRE FEES	
Incoming Wire (Domestic)	\$10.00 / Each
Outgoing Wire (Domestic)	\$20.00 / Each
International Outgoing Wire	\$45.00 / Each

All Fees Subject to Change

CHECK FEES	
Return Deposited Item <small>Payable to FORUM, Cash, or drawn on an account held by an Account Owner</small>	\$20.00 / Item
Return Deposited Item	\$5.00 / Item
Check Stop Payment	\$27.00 / Each
Counter Checks	\$0.50 / Each
Foreign Item Check Deposit	\$45.00 / Item
Official Checks <small>Excludes checks generated from a FORUM loan disbursement, FORUM line of credit, &/or payable to FORUM or an affiliated CUSO.</small>	\$3.00 / Each
Non-Member Official Checks	\$5.00 / Each
Check Ordering <small>Checks are ordered from a third party</small>	Prices Vary
BULK CASH PROCESSING	
\$25,000.00 - \$50,000.00	\$75.00 / Monthly
\$50,000.01 - \$150,000.00	\$125.00 / Monthly
> \$150,000.00	\$150.00 / Monthly
ATM / DEBIT / CARD FEES	
Reissue of Revoked Card	\$30.00 / Each
Reissue of Card	\$10.00 / Each
Reissue of PIN	\$10.00 / Each
Empty Envelope Deposit	\$50.00 / Each
Non-FORUM ATM <small>Balance Inquiries / Withdrawals / Transfers</small>	\$2.00 / Each <small>Fees are based on account type</small>
MasterCard Currency Conversion <small>Based on total transaction amount</small>	Up to 1 %
MasterCard Issuer Cross-Border <small>Based on total transaction amount</small>	Up to 1 %
COIN FEES	
Coin Deposits exceeding \$750 during a calendar month <small>Fee is assessed the following month</small>	10% of Monthly Coin Deposit Amount
ADMINISTRATIVE / MISCELLANEOUS FEES	
Statement Copies	\$5.00 / Month
Need Address Accounts	\$5.00 / Month
Verification of Deposit	\$10.00 / Each
Garnishment Order	\$20.00 / Each
Court Hold Order	\$20.00 / Each
Inactive Checking Account <small>No activity for 12 months and account balance less than \$200.00</small>	\$10.00 / Month
Non-Sufficient Funds (NSF) <small>Fee imposed for ATM, Check, Debit Card, ACH or other electronic means</small>	\$34.00 Per Presentment
Uncollected Funds (UCF) <small>Fee imposed for ATM, Check, Debit Card, ACH or other electronic means</small>	\$34.00 Per Presentment
Account Reconciliation or Research	\$30.00 / Hour <small>Minimum fee amount is \$30.00</small>
Reopen Account Closed by FORUM <small>Due to Adverse Action(s)</small>	\$50.00