FORUM® CREDIT UNION

BUSINESS FEE SCHEDULE

EFFECTIVE APRIL 1, 2026

BUSINESS SELECT CHECKING

Monthly Service Charge **$0.00/Month**

Transaction Fee **$0.40/Per Item**

- 150 free transactions per month.
- Applies to checks written, deposits, withdrawals, and electronic debits and credits.

BUSINESS ESSENTIALS CHECKING

Monthly Service Charge **$25.00/Month**

- Waived with a $25,000 relationship balance.

Transaction Fee **$0.40/Per Item**

- 250 free transactions per month.
- Applies to checks written, deposits, withdrawals, and electronic debits and credits.

BUSINESS ANALYSIS CHECKING

Monthly Service Charge **$10.00/Month**

Deposit Fee **$0.25/Deposit**

Deposited Item **$0.08/Per Item**

Checks Written **$0.10/Per Item**

ACH Credit or Debit **$0.10/Per Item**

- Dividend bearing account that earns credit (Earning Credit) to offset fees.
- Earning credits do not carry forward to the following calendar month.

BULK CASH PROCESSING

$25,000.00 - $50,000.00 **$75.00/Month**

$50,000.01 - $150,000.00 **$125.00/Month**

Equal to or Greater Than $150,000.01 **$150.00/Month**

- Applies to total cash deposited monthly.

INACTIVITY

Inactive Savings Account **$10.00/Month**

- Assessed if no member-initiated account activity occurs for 36 months and the account balance is less than $200.00.

Inactive Checking Account **$10.00/Month**

- Assessed if no member-initiated account activity occurs for 12 months and the account balance is less than $200.00.

ADMINISTRATIVE

Business Bill Pay **$5.95/Month**

- Assessed on the last calendar day of the month.
- Business Bill Pay is a fee-based service offered within Business Online Banking, which itself is provided at no cost.

Bad Address Accounts **$5.00/Month**

- Assessed if the membership mailing address is returned as invalid or undeliverable.

Garnishment/Court Hold Order **$20.00/Per Order**

Excessive Coin **10% of Total Monthly Deposit**

- Applies to coin deposits totaling over $750.00 in a month.
- Assessed by the fifth (5^{th}) business day of the following calendar month.

ATM

Non-FORUM ATM Transactions **$2.00/Each**

- Applies to withdrawals, transfers, and deposits conducted at non-FORUM ATMs.

Non-FORUM ATM Balance Inquiry **$2.00/Each**

- Applies to balance inquiries conducted at non-FORUM ATMs.
- Balance inquiries are not considered transactions and are excluded from fee waiver

CHECK

Foreign Item Check Deposit **$20.00/Item**

- Assessed for each check deposited that is drawn on a financial institution located outside of the United States.

Non-Member Cashier's Check **$5.00/Each**

- Must be an account holder in the shared branch network.

Check Ordering **Prices Vary**

- Checks are ordered via a third-party and fees are based on quantity, style, and type.

WIRE

Incoming Wire **$10.00/Each**

- Domestic (U.S.) and international wires are accepted.

Domestic Outgoing Wire **$20.00/Each**

International Outgoing Wire **$45.00/Each**

RETURN ITEM AND OVERDRAFT

Return Item (Unpaid) **$10.00/Per Presentment**

- Fees are assessed for each presentment or representment of a check, ACH, or other transaction returned unpaid due to insufficient or uncollected funds.

Overdraft Item (Paid) **$20.00/Per Presentment**

- Fees are assessed each time a check, ACH, or other transaction is presented for payment and paid using Overdraft Privilege.
- Overdraft Privilege does not apply to ATM or debit card transactions unless you have provided affirmative consent.

Daily Fee Limits

- Up to five (5) fees per fee type may be assessed per account per day. Fee types include Insufficient Funds, Uncollected Funds, and Overdraft Privilege.

Fee Exemptions and Limitations

- Transactions of $5.00 or less are not subject to Return Item or Overdraft Privilege fees.
- Overdraft Privilege is optional and not guaranteed. Refer to the Membership Agreement and Disclosures and Overdraft Privilege Disclosure for eligibility requirements, terms, and conditions.

Fees are subject to change

EQUAL HOUSING OPPORTUNITY

NCUA