FORUM® CREDIT UNION

BUSINESS FEE SCHEDULE

Effective May 13, 2024

BUSINESS SELECT CHECKING

Monthly Service Charge	$0.00
Number of Free Transactions	150/Month
Transaction Fee	$0.40/Per Item

- Transaction fee applies to each transaction over 150
- Transaction fee applies to checks written, deposits, deposited items, and ACH debits and credits.

Business Online Bill Pay	$5.95/Month

BUSINESS ESSENTIALS CHECKING

Monthly Service Charge	$25.00

- Waived with a $25,000 relationship balance
- Relationship balance includes all loan and deposit accounts under the same Member Number

Number of Free Transactions	250/Month
Transaction Fee	$0.40/Per Item

- Transaction fee applies to each transaction over 250
- Transaction fee applies to checks written, deposits, deposited items, and ACH debits and credits.

Business Online Bill Pay	$5.95/Month

BUSINESS ANALYSIS CHECKING

Monthly Service Charge	$10.00
Deposits	$0.25/Deposit
Deposited Items	$0.08/Per Item
Checks Written from Account	$0.10/Per Item
ACH Credit and Debits	$0.10/Per Item
Business Online Bill Pay	$5.95/Month

Business Analysis Checking is a dividend bearing account that also earns credit (Earnings Credit) to offset the above listed fees.

Dividends and the Earnings Credits are calculated using the daily balance method. Earning Credit does not carry forward to the following month.

ACH and CHECK

ACH and Check Stop Payment	$17.00/Each
Foreign Item Check Deposit	$45.00/Item
Non-Member Official Check	$5.00/Each
Check Ordering	Prices Vary

- Checks are ordered through a third-party

WIRE

Incoming Wire (Domestic or International)	$10.00/Each
Domestic Outgoing Wire	$20.00/Each
International Outgoing Wire	$45.00/Each

BULK CASH PROCESSING

$25,000.00 - $50,000.00	$75.00/Monthly
$50,000.01 - $150,000.00	$125.00/Monthly
> $150,000.01	$150.00/Monthly

COIN

Applicable to accounts with coin deposits exceeding $750.00 during the calendar month

- Fee is 10% of the monthly coin deposit amount
- Fee is assessed by the 10th business day of the following month

ADMINISTRATIVE and MISCELLANEOUS

Bad Address Accounts	$5.00/Month
Garnishment/Court Hold Order	$20.00/Each
Inactive Savings Account	$10.00/Month

- No account activity for 36 months and the account balance is less than $200.00

Inactive Checking Account	$10.00/Month

- No account activity for 12 months and the account balance is less than $200.00

Business Online Banking	Free*

- Certain business online banking features are fee based
- Fees are disclosed in the Business Online Banking Disclosure

Non-FORUM ATM	$2.00/Each

- Fees are based on account type
- Balance inquires, withdrawals, and transfers

Insufficient	$20.00/Per Presentment
Uncollected Funds	$20.00/Per Presentment
Overdraft Privilege	$20.00/Per Presentment

Insufficient funds, uncollected funds, and overdraft privilege fees are assessed per presentment and assessed for ATM, ACH, Check, Debit Card and/or other electronic transactions exceeding the available account balance

Fees are Subject to Change