

Business Fee Schedule

Effective January 1, 2024

Convenient Business Options

Business Enterprise Checking - Opened with \$100
 Monthly service fee¹\$20
 250 FREE combined transactions² (each statement cycle)
 Each excess transaction \$0.30

Business Essential Checking - Opened with \$100
 Monthly service fee³\$10
 100 FREE combined transactions² (each statement cycle)
 Each excess transaction \$0.30

Business Access Checking - Opened with \$50
 No monthly service fee
 25 FREE combined transactions² (each statement cycle)
 Each excess transaction \$0.75

Business Non-Profit Checking - Opened with \$25
 No monthly service or transaction fees

Business Premium Money Market Account - No minimum to open; no monthly service fee

Business Prime Savings & Business Sub-Share Savings
 Monthly service fee\$5.00
 Service fee waived if daily average balance of \$250.00 is maintained.

General Fees

Check ordersprices vary; subject to change without notice
 Copy of check or statement \$5.00
 Courtesy Pay overdraft \$35.00
 Debit card replacement \$5.00
3 free replacements per calendar year
 Dormant accounts\$15.00 per month
Fee applies after 12 months with no financial activity.
 Express mail or card delivery At cost
 Foreign check collection \$35.00
 Garnishment/levy services \$100.00
 Membership fee..... \$10.00
 Money orders \$5.00
 Monthly Account Statements:
 Electronic Free
 Paper (mailed) \$5.00
 Non-member returned item \$15.00
 Nonsufficient funds.....\$35.00
Returned check, ATM, ACH, or debit card or Visa® overdraft

Official check \$5.00
 Overdraft protection from share account \$3.00
 Research (reconciliation) fee at members's request \$25.00 p/hr
Research fee waived if error was made by credit union
 Returned mail/invalid address \$5.00
 Stop payment/pre-authorized item or check \$30.00
 Verification of deposit/mortgage payoff \$10.00

Wire Transfers

Incoming..... \$10.00
 Outgoing (*domestic*) \$25.00
 Outgoing (*non-domestic*) \$75.00
 Wire message (non-domestic)..... \$25.00

Non-Addition Financial ATMs

Deposits (if available) \$2.00
 Withdrawal/transfer \$2.00
 Balance inquiry \$2.00
ATM owner/operator may charge additional fees (surcharge)

Thank you for placing your trust in Addition Financial. Addition Financial is all about doing more for your business. More room to grow your company. More time to plan for the future. More knowledge and empowerment. More conquered challenges and dreams realized. Because when it comes to having your back financially, you can count us in.

Fees are subject to change without notice. 1) Fee will be assessed if the average daily balance is less than \$25,000 OR loan balances of at least \$100,000 are not maintained and in good standing OR at least 20 debit card transactions are not performed (ATM transactions not included) on the account. The fees will be dependent upon the activity of each account. 2) Item processing charge includes check writing, deposits, deposited items, ACH transactions, Shared Branching, and Bill Pay. 3) Fee will be assessed if the average daily balance is less than \$10,000 OR loan balances of at least \$25,000 are not maintained and in good standing on the account.

