MERIWEST[SM]

BUSINESS SERVICES

# Business Services Fee Schedule

## BUSINESS ACCOUNTS ONLY

*Changes effective October 14, 2025*

Please Note:

Items that have been modified since the previous version of this Business Fee Schedule are designated by bold type.

This schedule is incorporated as part of Meriwest Credit as part of Meriwest Credit Union's Account Disclosure and Deposit Agreement, Form B-066, and should not be used separately.

Please see Meriwest Credit Union's Business Rate Schedule for applicable account dividend rates and annual percentage yields.

The Business Account Disclosure and Deposit Agreement, Business Rate Schedule and Business Fee Schedule are incorporated and set forth the complete account disclosures.

**Contact Business Services**
**408-363-3400**
**BusinessServicesMCU@meriwest.com**

EQUAL HOUSING LENDER

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## Business Share Checking Accounts

| | |
|---|---|
| Account Maintenance Fees<br>(Fee waived if, during the month, you maintain the average daily balance shown in parentheses) | |
| • Business Free Checking | No Fee |
| • Non-Profit Checking | No Fee |
| • Business Essentials Checking[6] ($1,500) | $15.00/month |
| • Business Elite Checking[6] ($2,500) | $30.00/month |
| • IOLTA Checking | No Fee |
| Checkbook Balancing (Minimum 1 hour) | $25.00/hour |
| Check Printing | Fees may vary |
| Improperly Encoded Checks | $5.00/item |
| Check Copy | No Fee |
| Overdraft Protection Transfer | No Fee |

## Business Share Savings Accounts

| | |
|---|---|
| Account Maintenance Fees<br>(Fee waived if, during the month, you maintain the average daily balance shown in parentheses) | |
| • Business Savings ($100) | $5.00/month |
| • Business Money Market Plus ($2,500) | $15.00/month |
| • SecureEdge Money Market | No Charge |

## [illegible]

| | |
|---|---|
| [illegible] | [illegible] |
| Card Replacement | $6.00/card |
| ATM Transaction Fees | |
| • Meriwest Credit Union ATMs | No Fee |
| • Mastercard® Network ATMs (CO-OP, STAR, Cirrus) | |
| – Transactions (Withdrawals & Transfers) | $1.50/transaction |
| – Deposits | No Fee |
| – First 5 transactions/month (Non-Profit Checking, Business Free Checking) | No Fee |
| – Subsequent transactions (Withdrawals and transfers) | $1.50/transaction |
| – Balance Inquiry | No Fee |
| Expedited Card/PIN Delivery Service[2] | Fees may vary |

## Electronic Services

| | |
|---|---|
| Bill Pay Service | No Fee |
| • Non-Sufficient Funds (NSF) | |
| – Paid NSF[3,5] | $10.00/item |
| – Returned NSF[5] (ACH) | $10.00/item |
| • Overnight Paper Bill Payment | $29.95/payment |
| • Stop Payment | $20.00/order |
| Online Banking | |
| • e-Statements | No Fee |
| • e-Tax Forms | No Fee |

## Shared Branching Network Fees

| | |
|---|---|
| Adjustments | Up to $15.00/item |
| Returned First-Party Item | No Fee |
| Returned Second-Party Item | No Fee |

## Business Account Fees for Checks Written on Account

(Fee waived if you do not exceed total amount shown in parentheses).

| | |
|---|---|
| Business Free Checking (Unlimited) | No Fee |
| Non-Profit Checking (50 checks/month) | $0.25/check |
| Business Essentials Checking (75 checks/month) | $0.30/check |
| Business Elite Checking (100 checks/month) | $0.40/check |
| Business Money Market Plus (100 checks/month) | $0.40/check |

## Safe Deposit Box Rental Fees

**Fees may vary by box size. Contact Meriwest Credit Union for more details.[9]**

| | |
|---|---|
| • Box Drilling | $200.00 |
| • Key Deposit | $20.00 |
| • Lock Replacement[2] | $220.00/service |

## Miscellaneous Fees

| | |
|---|---|
| Cashier's Check | $5.00/check |
| Check Cashing for Non-Members | $20.00/check |
| Coin Counting Machine for Non-Members | 10% of dollar volume |
| Expedited Delivery Service[2] | Fees may vary |
| Foreign Check Collection[2] | $20.00/check |
| Inactive Account[1] | $3.00/month |
| Interim Account Statement | No Fee |
| Levy/Garnishment | $20.00 |
| Membership Entrance (Non-refundable) | $5.00 |
| Non-Sufficient Funds (NSF) | |
| • Paid NSF[3,5] (Overdrafts from any source) | $10.00/item |
| • Returned NSF[5] (ACH) | $10.00/item |
| Notary Service | $15.00/signature |
| Paper Statements[7] | $5.00/statement |
| (Business Elite Checking, Business Essentials Checking, Business Money Market Plus) | |
| Per Transaction Fee (over limit)[8] | |
| • Business Free Checking | No Fee |
| • Non-Profit Checking (100/month) | $0.25 per transaction |
| • Business Essentials Checking (150/month) | $0.30 per transaction |
| • Business Elite Checking (300/month) | $0.40 per transaction |
| • Business Money Market Plus (300/month) | $0.40 per transaction |
| Photocopies | $0.25/copy |
| Record Subpoenas | Fee charged as allowed by law |
| Returned Statements | $5.00/month |
| Statement Copy | No Fee |
| Stop Payment (From any source) | $20.00/order |
| Verification of Deposit | $10.00/item |
| Wire Transfer | |
| • Domestic or International Incoming | No Fee |
| • Domestic Outgoing | $20.00/transfer |
| • International Outgoing[2] | Fees may vary |

1 Applies to accounts with a combined share balance less than $100.00 and no member-initiated activity for the previous twelve (12) months. Excludes members with Meriwest Credit Union loan accounts, Meriwest Mortgage loans, and Meriwest credit cards.

2 Fees subject to change by service provider.

3 Fee waived if transaction amount is equal to $10.00 or less or results in a negative balance change equal to $10.00 or less.

4 This product is no longer available. Existing products are grandfathered.

5 There is a maximum limit of three (3) Paid NSF and/or Returned NSF that may be assessed per day, per account.

6 Fee Waived by maintaining required average daily balance in the Checking account or linked Money Market Plus Account.

7 Fee Waived with E-Statements

8 Transactions mean all checks deposited and all withdrawals or debits posted to your account (paper and electronic) except debit card purchases and debit card payments

9 Limit one Safe Deposit Box per member.