



**Business Banking Representative:**  
877-637-4937

## **FEE SCHEDULE**

### **BUSINESS ACCOUNTS ONLY**

*Changes effective September 1, 2019*

**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 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.



Federally insured by NCUA. 



## Business Share Checking Accounts

Account Maintenance Fees (Fee waived if, during the month, you maintain the average daily balance shown in parentheses)	
• Business Free Checking	No charge
• Business Basic Checking (\$6,000)	\$15.00/month
• Business Premier Checking (\$15,000)	\$25.00/month
Checkbook Balancing (Minimum 1 hour)	\$25.00/hour
Check Printing	Prices may vary
Improperly Encoded Checks	\$5.00/item per presentment
Transfer Fee (Overdraft Protection Transfer) (Applies separately to each product receiving funds)	\$2.50/debit
Check Copy (Deposited item)	\$5.00/copy
Check Copy (Paid item) (First 2 within any statement period FREE)	\$5.00/copy

## Business Share Savings Accounts

Account Maintenance Fees (Fee waived if, during the month, you maintain the average daily balance shown in parentheses)	
• Business Certificate	No charge
• Business Savings (\$100)	\$5.00/month
• Business Money Market (\$2,500)	\$25.00/month
Excessive Activity – (More than 6 preauthorized debits)	\$10.00/debit

## ATM/Debit Cards

Adjustments	Up to \$10.00/item
Card Replacement	\$6.00/card
ATM Transaction Fees	
• Meriwest Credit Union ATMs	No charge
• MasterCard® Network ATMs (CO-OP, STAR, Cirrus)	
– Deposits	No charge
– First 5 transactions/month	No charge
– Subsequent transactions (Withdrawals, inquiries and transfers)	\$1.50/transaction
Expedited Card/PIN Delivery Service <sup>2</sup>	Prices may vary
<b>Point-of-Sale (POS) transactions</b>	<b>No charge</b>
Returned First-Party Item	\$35.00/item per presentment
Returned Second-Party Item	Up to \$19.00/item per presentment

## Electronic Services

Bill Pay Service	No charge
• Non-Sufficient Funds (NSF) – Paid NSF <sup>3</sup>	\$35.00/item per presentment
– Returned NSF	\$35.00/item per presentment
• Overnight Paper Bill Payment	\$20.00/payment
• PopMoney (P2P Payment)	\$0.75/payment
• Stop Payment	\$20.00/order
Online Banking	
• e-Branch Transfer to Other Institution	\$3.00/transfer
• e-Statements	No charge
• e-Tax Forms	No charge

## Shared Branching Network Fees

Adjustments	Up to \$15.00/item
Returned First-Party Item	\$35.00/item per presentment
Returned Second-Party Item	Up to \$25.00/item per presentment
Research Request	\$25.00/hour

## 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 charge
Business Basic Checking (150 checks/month)	\$0.25/check
Business Premier Checking (300 checks/month)	\$0.25/check

## Safe Deposit Box Rental Fees

• Box Sizes	- 3 x 5	\$40.00/year
	- 5 x 5	\$60.00/year
	- 3 x 10	\$80.00/year
	- 5 x 10	\$110.00/year
	- 10 x 10	\$150.00/year
• Box Drilling		\$200.00
• Key Deposit		\$20.00
• Lock Replacement <sup>2</sup>		\$220.00/service

## Miscellaneous Fees

Account Research (Minimum 1 hour)	\$25.00/hour
Cashier's Check	\$5.00/check
Check Cashing for Non-Members	\$20.00/check
Check Redeposit	\$10.00/check
Coin Counting Machine for Non-Members	10% of dollar volume
Convenience Fee (Card/Check Transaction by Phone) <sup>4</sup>	\$12.00/transaction
Expedited Delivery Service <sup>2</sup>	Prices may vary
Fax Service	\$1.00/page
Foreign Check Collection <sup>2</sup>	\$20.00/check
Immigration Verification Letter	\$10.00/letter
Inactive Account <sup>1</sup>	\$3.00/month
Interim Account Statement	\$5.00/copy
Levy/Garnishment	\$3.00
Membership Entrance (Non-refundable)	\$5.00
Non-Sufficient Funds (NSF)	
• Paid NSF (Overdrafts from any source) <sup>3</sup>	\$35.00/item per presentment
• Returned NSF (Check, draft, ACH)	\$35.00/item per presentment
Notary Service	\$15.00/signature
Photocopies	\$0.25/copy
Record Subpoenas	Fee charged as allowed by law
Returned First-Party Item	\$35.00/item per presentment
Returned Second-Party Item	\$5.00/item per presentment
Returned Statements	\$5.00/month
Statement Copy (Current month FREE)	\$5.00/copy
Stop Payment (From any source)	\$20.00/order
Verification of Deposit	\$10.00/item
Wire Transfer	
• Domestic or International Incoming	No charge
• Domestic Outgoing	\$20.00/transfer

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 \$4.99 or less or results in a negative balance change equal to \$4.99 or less.

4 Restrictions may apply.