

## BUSINESS FEE SCHEDULE

The following fees may be assessed against all types of Business accounts:

### Non Sufficient Funds (NSF)

ATM Overdrawn account .....	\$30.00 per item*
NSF/ACH returned items .....	\$30.00 per item*
Overdraft .....	\$30.00 per item*
Uncollected funds .....	\$30.00 per item*
Stop Payment .....	\$28.00 per item
Returned Check/Deposit Items .....	\$12.00 per item
Invalid Electronic Deposit .....	\$100.00 per deposit
Transfer Payment (from all deposit accounts, except CDs) .....	\$5.00 per transaction

**\*A maximum of seven (7) Overdraft / NSF Fees for items processed for payment on a business day, fees exceeding this limit may be credited the next business day.**

### Other Items

Return Statement Fee .....	\$5 per statement
Copy of a check .....	\$3.00 - 3 free per statement cycle
Copy of statement/history .....	\$5.00 per statement
Account Research .....	\$20.00/hr \$20.00 minimum plus expenses
Account Reconciliation .....	\$20.00/hr; \$20.00 minimum
Account Verifications .....	\$20.00 per verification

### VISA® Credit Card Fees

Late Payment Fee .....	\$29.00
Over-the-Limit Fee .....	\$29.00
Return Check Fee .....	\$15.00
Lost Business Visa Credit Card .....	\$10.00 per card
Cash Advance Fee .....	3% of the amount of advance; minimum \$10 but not to exceed \$99
International Transaction .....	1% of converted price
Credit Card Express Delivery .....	price varies based on delivery location

### Travelers Checks

1 or 2 party .....	1% of purchase amount
Gift checks .....	\$2.50 per check
Official Check .....	\$5.00 - 1 Free withdrawal per day
Money Order .....	\$1.00 per money order
Outbound Wire - Domestic .....	\$20.00
Outbound Wire - Foreign .....	\$35.00
Night Drop Bag .....	price may vary
Garnishments, Tax Levy and Legal Document Processing .....	\$100.00

### Free Services

Telephone Teller .....	Unlimited Free Service
Online Banking .....	Unlimited Free Service
Online Bill Pay .....	Unlimited Free Service

### Share Account Only

Share balance less than \$50 after teller window withdrawal .....	\$1.00 per transaction
Inactive account maintenance fee- Share account with no activity for 12 consecutive months	
Balance less than or equal to \$50 .....	\$0.75 per month
Balance greater than \$50 up to \$100 .....	\$1.50 per month

### Business Money Market Accounts Only

Average Daily Balance for cycle or month falls below \$500 .....	\$5.00 and no accrual of interest for cycle
Every check paid over six (6) per cycle or month .....	\$10.00 per item paid at our discretion

### Business Premier Money Market Accounts Only

Average Daily Balance for cycle or month falls below \$500 .....	\$5.00
Every check paid over six (6) per cycle or month .....	\$10.00 per item paid at our discretion

### Business Checking

Business Checks (Checking/Money Market) .....	initial order is free; check printing fee on reorders varies based on style of check selected
Business Checking monthly transactions .....	50 free check transactions per month; \$ 0.25 for each transaction over 50
Rush order Business checks .....	Price varies depending on style of check ordered plus shipping and handling

### ATM / VISA® Debit

ATM transaction fee at MECU, M&T Bank, or CO-OP ATMs .....	Unlimited Free Service
Visa Business Debit Card Fee (point of sale) .....	Free
STAR® Purchase Fee (point of sale) .....	Free
Lost Business Visa Debit card .....	\$10.00 per card
Foreign ATM transaction fee .....	\$2.00 per transaction
International transaction.....	1% of converted price
Debit Card Express Delivery .....	price varies based on delivery location