

BUSINESS ACCOUNT SUMMARY

Effective 07/05/2018

Membership Share - \$5.00 Par Value



	BUSINESS SAVINGS ³	BUSINESS SECONDARY SAVINGS ³	BUSINESS CHECKING ³	BUSINESS INTEREST CHECKING ³	BUSINESS MONEY MARKET	NON-PROFIT SAVINGS ³	NON-PROFIT CHECKING ³	NON-PROFIT SECONDARY SAVINGS ³
INTEREST BEARING	Balances of \$100.00	Balances of \$100.00	N/A	Balances of \$2,000.00	Balances of \$2,500.00	N/A	N/A	N/A
MINIMUM BALANCE	\$100.00 average deposit combined balances	N/A	\$500.00 daily minimum balance	\$2,000.00 daily minimum balance	\$2,500.00 daily minimum balance	\$5.00	N/A	N/A
MONTHLY DEPOSIT ITEM ¹	\$0.10 per item after 50	\$0.10 per item after 50	\$0.10 per item after 50	\$0.10 per item after 50	\$0.10 per item after 50	N/A	N/A	N/A
MONTHLY CHECKS CLEARED	N/A	N/A	\$0.10 per item after 50	\$0.10 per item after 50	N/A	N/A	N/A	N/A
MONTHLY LOW BALANCE FEE ²	\$10.00	N/A	\$10.00	\$10.00	\$10.00	N/A	N/A	N/A

1 \$0.10 per item after 50 for entire membership.

2 Balance falls below minimum, waived for non-profits.

3 Debit cards inactive for 18 months or more will be closed to protect you and the credit union from fraud, loss or misuse.

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ACCOUNT SERVICES	FEE	OTHER SERVICES	FEE	OTHER SERVICES	FEE
Non-Sufficient Funds / Courtesy Pay	\$32.00	Duplicate Statement / History	\$2.00	Zippered Cash Bag	\$5.00
Overdraft Transfer	\$10.00	Duplicate Tax Statement	\$5.00	Zippered Cash Bag with Lock	\$25.00
Return Mail	\$10.00	Stop Payment – In Office	\$32.00	ACH Stop Payment	\$32.00
Collection Item	\$32.00	Stop Payment – Online	\$15.00	Bill Pay (first 10 no charge)	\$0.40
Negative Balance Fee ¹	\$5.00	Fraudulent Deposit Item ³	\$10.00	Bill Pay Photo Copy	\$10.00
Monthly Dormant Account ²	\$5.00	Hourly Research or Reconciliation	\$25.00	Foreign ATM Withdrawal (4 free every month) ⁶	\$1.00
Account Closed within 90 Days	\$25.00	Legal Process / Judgment	\$50.00	Incoming Wire Transfer – Domestic and Foreign	Free
Monthly Paper Statement	Free	Check Copy	\$5.00	Outgoing Wire Transfer – Domestic	\$25.00
Deposit Item Returned Unpaid	\$10.00	Cashier's Check	\$2.00	Outgoing Wire Transfer – Foreign	\$75.00
Checks Returned with Statement	\$10.00	Non-Member On-Ups Check Cashing	\$5.00	eSign	\$5.00
		Returned Credit Card Payment	\$25.00	ACH Business Services	Varies ⁵
		Sage Payment ⁴	\$25.00	MasterCard®/VISA® Foreign Transaction Fee ⁷	Up to 1%
		Coin and Currency Orders	Free	Rush Bill Payments	Varies ⁵
		Cash Deposit Services	Varies ⁵	Check Orders	Varies ⁵

1 Daily after ten (10) consecutive days of negative balance.

2 After 12 months of inactivity, aggregate account balance under \$1000 and no loans.

3 Item returned as fraudulent, account is debited for total amount.

4 Convenience fee for loan payment made through Sage processing.

5 Call Business Services for information.

6 Foreign ATMs are ATMs not owned by Verve or an affiliated organization.

7 Verve does not charge any foreign fees, but MasterCard/VISA does charge up to a 1% fee for each foreign transaction completed.