

SPECIALTY BUSINESS ACCOUNT SUMMARY



Effective 07/26/2019

Membership Share - \$5.00 Par Value

	INTEREST BEARING	MINIMUM BALANCE	MONTHLY DEPOSIT ITEM ^{1,4}	MONTHLY CHECKS CLEARED ⁴	MONTHLY LOW BALANCE FEE ²
BUSINESS SAVINGS^{3,5,6}	Balances of \$100.00	\$100.00 combined average daily deposit balances	\$0.10 per check item after 50	N/A	\$10.00
BUSINESS SECONDARY SAVINGS³	Balances of \$100.00	N/A	\$0.10 per check item after 50	N/A	N/A
BUSINESS MONEY MARKET	Balances of \$2,500.00	\$2,500.00 daily minimum balance	\$0.10 per check item after 50	N/A	\$10.00

	INTEREST BEARING	MINIMUM BALANCE	MONTHLY DEPOSIT ITEM ^{1,4}	MONTHLY CHECKS CLEARED ⁴	MONTHLY MAINTENANCE FEE
SPECIALTY BUSINESS CHECKING³	N/A	N/A	\$0.10 per check item after 50	N/A	\$100.00

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

2 Balance falls below minimum.

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

4 Does not include other items such as ACH or cash.

5 Specialty Business Checking is required with membership.

6 An application fee of \$1,000.00 will be collected when membership is requested. The fee will be assessed when the nature of the business of the account will involve cannabidiol (CBD) sales, hemp farming or anything related to or involving the marijuana business in the state of Wisconsin. The fee is assessed to cover costs for regulatory compliance including, but not limited to, background checks, onsite visits, vendor verification and reporting. The fee is non-refundable, even if membership is denied.

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OTHER SERVICES	FEE
Duplicate Statement / History	\$2.00
Duplicate Tax Statement	\$5.00
Stop Payment – In Office	\$32.00
Stop Payment – Online	\$15.00
Fraudulent Deposit Item ³	\$10.00
Hourly Research or Reconciliation	\$25.00
Legal Process / Judgment	\$50.00
Check Copy	\$5.00
Official Check	\$2.00
Non-Member On-U's Check Cashing	\$5.00
Returned Credit Card Payment	\$25.00
Sage Payment ⁴	\$25.00
Coin and Currency Orders	Free
Cash Deposit Services	Varies ⁵
Zippered Cash Bag	\$5.00
Zippered Cash Bag with Lock	\$25.00
ACH Stop Payment	\$32.00
Bill Pay (first 10 no charge)	\$0.40
Bill Pay Photo Copy	\$10.00
Foreign ATM Withdrawal (4 free every month) ⁶	\$1.00

OTHER SERVICES (CON'T)	FEE
Incoming Wire Transfer – Domestic and Foreign	Free
Outgoing Wire Transfer – Domestic	\$25.00
ACH Business Services	Varies ⁵
MasterCard®/VISA® Foreign Transaction Fee ⁷	Up to 1%
Rush Bill Payments	Varies ⁵
Check Orders	Varies ⁵

ACCOUNT SERVICES	FEE
Non-Sufficient Funds / Courtesy Pay	\$32.00
Overdraft Transfer	\$10.00
Return Mail	\$10.00
Collection Item	\$32.00
Negative Balance Fee ¹	\$5.00
Monthly Dormant Account ²	\$5.00
Account Closed within 90 Days	\$25.00
Monthly Paper Statement	\$2.00
Deposit Item Returned Unpaid	\$10.00
Checks Returned with Statement	\$10.00

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.