Business Accounts Fee Schedule

Effective August 5, 2026

Account Service Charges

Maintenance Charge	Varies by account type, see business account reference guide.
Dormant Account Fee After 12 months of inactivity	$5.00/month
Invalid Address Fee	$5.00/month
Escheat Fee	$30.00 /share
Account Research/Reconciliation	$30.00/hour
Deposit Adjustment	$5.00
Checks Deposited without Restrictive Endorsement	$0.50/check

Transaction & Activity Fees

Cash Transaction	Varies by account type, see business account reference guide.
Checking Transaction*	Varies by account type, see business account reference guide.
Draft Charge	Varies by account type, see business account reference guide.
In-Branch Transaction	Varies by account type, see business account reference guide.
Returned Deposit Item	$15.00/item
Item Returned Non-Sufficient Funds (NSF)	$30.00/presentment
Courtesy Pay	$35.00
Stop Payment Order	$30.00
Garnishment/Levy/Subpoena	$150.00/presentment

Wire, ACH & Electronic Transfer Fees – Wire Transfers

Incoming Wire	No Charge
In-Branch or Online Domestic Wire Transfer	Varies by account type, see business account reference guide.
Online Wire Origination	Varies by account type, see business account reference guide.

ACH (Automated Clearing House)

ACH Origination	$35.00/month
ACH per Item	$0.25/item
Same Day ACH	$1.00/item
ACH Reversal	$20.00/each
ACH Return/NOC	$5.00/each
ACH Filter/Block	$10.00/month

Fraud Prevention Services

Positive Pay	$50.00/month
Reverse Positive Pay	$35.00/month
Positive Pay Return Item	$5.00/item

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Effective August 5, 2026

Remote Deposit	
Business Remote Deposit Capture	$35.00/month

Card & ATM Service Charges	
Lost or Damaged Card Replacement	$5.00
Expedited Card Replacement	$40.00
International Transaction Fee Applies to any debit card transaction made in or payable to a foreign country, even if initiated within the U.S.	1.50% of the transaction amount
Non-Vibe ATM Transaction Fee Six (6) free Non-Vibe ATM Transactions per month	$1.50/ATM transaction

Statement, Document & Check Services	
Statement/Account History (Paper)	$3.00/statement
E-Statements	No charge
Statement Copy	$3.00/statement
Copy of Personal or Official Check	$3.00
Official Check/Money Order	$5.00
Foreign Check Presentment	$20.00/presentment
Check Orders	Varies by selection (tax & shipping additional)

Other Services	
Gift Card Activation Minimum $10, Maximum $1,000	$3.75
Gift Card Inactivity Applied the 13th month after 12 consecutive months of inactivity	$5.00
Gift Card Replacement	$5.00
Non-Member On-Us Check Cashing	$10.00

*Checking Transactions include the following: each cash deposit or withdrawal, check deposit or withdrawal, combined cash and check deposit or withdrawal, consumer check deposited, Bill Pay payment, TeleBanking deposit or withdrawal, Online Banking transaction, Mobile deposit or withdrawal, Shared Branch deposit or withdrawal, ATM deposit or withdrawal, ACH credit, and ACH debit.

Treasury Management Services Notice: ACH Origination Services, Online Wire Transfer Services, Fraud Prevention Services, and Business Remote Deposit Capture (bRDC) are subject to credit union review and approval. Availability is anticipated beginning September 2026. Additional agreements, documentation, and eligibility requirements may apply.

Business Accounts Fee Schedule

Effective August 5, 2026

	Rise Business Checking	Thrive Business Checking	Impact Business Checking	Elevate Business Checking	Elevate Interest Business Checking
Maintenance Charge	$15.00/month Waived if average monthly balance of $1,000.00 is met.	$30.00/month Waived if average monthly balance of $30,000.00 is met.	N/A	$20.00/month No minimum balance requirement	$20.00/month No minimum balance requirement
Cash Transaction	$0.30 per $100.00 First $10,000 in cash transactions per month are no charge.	$0.30 per $100.00 First $30,000 in cash transactions per month are no charge.	$0.30 per $100.00 First $30,000 in cash transactions per month are no charge.	$0.30 per $100.00 First $50,000 in cash transactions per month are no charge.	$0.30 per $100.00 First $50,000 in cash transactions per month are no charge.
Checking Transaction	$0.30/transaction[1] First 150 transactions per month are no charge	$0.30/transaction[1] First 300 transactions per month are no charge	$0.30/transaction[1] First 300 transactions per month are no charge	$0.15/transaction[2]	$0.15/transaction[2]
Draft Charge[3]	N/A	N/A	N/A	$0.20/item	$0.20/item
In-Branch Transaction[4]	N/A	N/A	N/A	$1.00/item	$1.00/item
In-Branch Domestic Wire Transfer	$35.00	$35.00	$35.00	$35.00	$35.00
Online Domestic Wire Transfer	$20.00	$20.00	$20.00	$20.00	$20.00
Online Wire Origination	$10.00/month	N/A	N/A	$20.00/month	$20.00/month

[1]Checking Transactions include the following: each cash deposit or withdrawal, check deposit or withdrawal, combined cash and check deposit or withdrawal, consumer check deposited, Bill Pay payment, TeleBanking deposit or withdrawal, Online Banking transactions, Mobile deposit or withdrawal, Shared Branch deposit or withdrawal, ATM deposit or withdrawal, ACH credit, and ACH debit.

[2]Checking transactions for Elevate Business Checking and Elevate Interest Checking include the following: ACH credit, ACH debit, each check deposit.

[3]Draft Charge transactions include the following: Checks presented for payment from the business account.

[4]In-Branch Transactions include share transfers processed in a branch, cash deposits and withdrawals, check deposits and withdrawals, combined cash and check deposits or withdrawals completed in a branch, and consumer check deposits.