

# Vibe Credit Union Business Fee Schedule



BUSINESS SAVINGS ACCOUNT	
Monthly Maintenance Fee: Applies to members who do not maintain a combined average daily balance of \$500 in all deposit accounts and/or loan accounts.	\$3.00
BUSINESS CHECKING ACCOUNT	
Copy of Check (48 hour notice)	\$5.00
Transfer from Savings Accounts	\$2.00
Non-Sufficient Funds (NSF)	\$30.00
Foreign Checks Funds from foreign checks will not be released until funds are released from originating bank.	\$10.00/check plus bank charges
Certified Draft	\$3.00
Check Stop Payment valid for 6 months Processed through Online Banking Processed by Vibe employee	\$20.00 \$30.00
Check deposited without an account stamp	\$0.50
BILL PAY	
Bill Pay	\$10.00 if balance falls below \$2,500 during the month
MONEY MANAGEMENT ACCOUNT	
Excessive Withdrawal/Transfer Fee Per withdrawal after 6 per month	\$10.00
PAPER STATEMENT	
Applies to age 69 or younger	\$2.00
Additional Statement Copies: First Page Each Additional Page	\$3.00 \$2.00
ATM, DEBIT, and CREDIT CARDS	
Lost or Damaged Card Replacement	\$5.00
Expedited Card (ATM, debit, credit)	\$75.00
Balance Inquiry	\$0.50
Per Transaction: applies when you exceed 10 monthly PIN-based transactions with a Debit card	\$1.00

OFFICIAL CHECKS	
Official Check	\$4.00
Official Check Stop Payment	\$10.00
Official Check Photocopy	\$5.00
ACH (Electronic) TRANSACTIONS	
ACH Debit Refusal	\$30.00
ACH Non-Sufficient Funds (NSF)	\$30.00
ACH Stop Payment	\$30.00
GENERAL FEES	
Returned Item	\$30.00
Telephone Transfer	\$3.00
Deposit Adjustment	\$5.00
Account Research (per 15 minutes)	\$7.50
Garnishment/Levy	\$50.00
Escheated Account	\$50.00
Foreign Check	\$20.00
Domestic Wire Transfer	\$25.00
Addition or Removal of Joint Owners or Signers (within 1 year)	\$10.00
Verification of Deposit	\$10.00
Close/Reopen	\$20.00
Gift Card Activation	\$2.50
SAFE DEPOSIT BOXES (Berkley Branch only)	
Key Deposit	\$250.00
Annual rent varies based on size	\$20.00 - \$75.00
COIN MACHINE	
Coin Deposits	5% of total
CASH ORDERS	
Cash or coin orders over \$2,500 <i>Minimum 48-hour notice required for cash orders exceeding \$5,000.</i>	0.25% of total
TRANSACTION LIMITATIONS	
Shared Branch Activity ATM or in-person	\$5.00 per transaction