

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
Overdraft from Savings (S11)	\$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
Stop Payment (good for 6 months)	\$30.00
Transaction Fee Transactions include: - Checks and other debits - Deposits and other credits, except ACH credits - Each check deposited counts as one transaction - Each Point-of-Sale (POS) transaction - Internal transfers.	\$0.20 per transaction over 200 transaction limit
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 Fee (per withdrawal after 6 per month)	\$10.00
STATEMENTS	
Paper Statement Fee	\$2.00
Additional Statement Copies: First Page	\$3.00
Each Additional Page	\$2.00
ATM or DEBIT 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
Stop Payment of Official Check	\$10.00
Photocopy of Official Check	\$5.00

ACH (Electronic) TRANSACTIONS	
ACH Debit Refusal	\$30.00
ACH Non-Sufficient Funds (NSF)	\$30.00
Stop Payment of ACH	\$30.00
Release ACH Stop Payment (within 6 months)	\$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
Domestic Wire Transfer	\$20.00
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	
Michigan Family Service Center	\$5.00 per transaction
<p>Deposits - All deposits must be left with a teller in a deposit envelope with a signed deposit slip. Errors in deposit total will be corrected and a receipt will be mailed to member.</p> <p>Deposits before 2pm - credited the same day</p> <p>Deposits after 2pm - credited the next business day (M - F)</p>	