Business Fees & Charges

Effective November 1, 2026

ANALYZED CHECKING ACCOUNT*	FEE AMOUNT
Deposit	$1.45
Check Deposit	$0.15
Check Cleared	$0.10
Per $1,000 of Cash Activity – *If more than $20,000 per month*	$0.60

**For complete pricing details and a personalized account analysis, please contact a Business Banker.*

CARD SERVICE	FEE AMOUNT
ATM Transactions	
– Frontwave Credit Union	FREE
– CO-OP	FREE
– Non CO-OP	$1.50
Card Replacement	$5.00
Expedited Card Delivery	$30.00
International Service Assessment **Percentage of transaction value*	1.0%*

E-COMMERCE	FEE AMOUNT
Internet & Mobile Banking	FREE
Mobile Check Deposit	FREE
Online Bill Pay	FREE
Remote Transfers	
– Institution 2 Institution *(Incoming)*	FREE
– Institution 2 Institution *(Outgoing)*	FREE
– Person 2 Person *(Outgoing)*	FREE

IOLTA	FEE AMOUNT
Monthly Fee	FREE

MILITARY CHECKING	FEE AMOUNT
Monthly Fee	FREE

SERVICE	FEE AMOUNT
ACH Origination Service	
– ACH Set up fee *(one time)*	$100.00
– ACH origination monthly fee	$25.00
– ACH per item	$0.25
Cashier's Check	
– One per day	FREE
– Beyond one per day	$3.00
Check Copy *(per item)*	$2.00
Counter Check *(per sheet)*	$2.00
Foreign Check Processing	
– US Dollars *(per check)*	$20.00
– Non US Dollars *(per check)*	$25.00
Plus prevailing fee for current exchange	
Non-Member Check Cashing* *(per check)* **Waived for checks under $50*	$5.00
Compliance with Legal Orders	$100.00
Overdraft Protection Transfer *(from Savings)*	$2.00
Returned Item	
– Non-sufficient Funds (NSF) Fee	$29.00
– Returned Loan Payment	$15.00
– Returned ACH Origination	$15.00
Positive Pay	$25.00/month
Statement Copy *(per statement)*	$2.00
Stop Payment	
– ACH or Check	$25.00
– Cashier's Check *(with Indemnification Agreement)*	$25.00
Domestic Wire Transfer	
– Outgoing	$25.00
– Incoming	FREE
International Wire Transfer	
– Outgoing	$50.00
– Incoming	$30.00

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CHECKING ACCOUNT FEES BY ACCOUNT TYPE

	eBusiness Checking/ Nonprofit Checking	Business Checking	Dividend Business Checking
Minimum Opening Deposit	$50	$50	$50
Monthly Fee	FREE	$10	$15
Monthly Fee Waived if	N/A	Maintain an average daily balance of $500 in the account	Maintain an average daily balance of $1,000 in the account
Monthly # Deposit Limit	Unlimited free using Mobile App $1 per in branch	N/A	N/A
Maximum Total Monthly Cash Transactions *(Deposit & Withdrawal Combined)*	$2 per $1,000 or part thereafter	N/A	N/A
Business Visa Debit Card	FREE	FREE	FREE
Online & Mobile Banking	FREE	FREE	FREE
Mobile Deposit	FREE	FREE	FREE
Bill Pay	FREE	FREE	FREE
eStatements	FREE	FREE	FREE
Paper Statements	eStatements Only	$2/month	$2/month
Check Images Online	FREE	FREE	FREE