

## CARD SERVICE

ATM Transactions	
- Frontwave Credit Union	FREE
- CO-OP	FREE
- Non CO-OP	\$ 1.50
International Service Assessment	1.0%*
<i>*Percentage of transaction value</i>	
Card Replacement	\$ 5.00
Expedited Card Delivery	\$ 30.00

## E-COMMERCE

Internet & Mobile Banking	FREE
Mobile Check Deposit	FREE
Online Bill Pay	FREE
Remote Transfers	
- Institution 2 Institution ( <i>Incoming</i> )	FREE
- Institution 2 Institution ( <i>Outgoing</i> )	FREE
- Person 2 Person ( <i>Outgoing</i> )	FREE

## SERVICE

Cashier's Check	
- One per day	FREE
- Beyond one per day	\$ 3.00
Compliance with Legal Orders	\$ 75.00
Overdraft Protection Transfer ( <i>from Savings</i> )	\$ 2.00
Returned Item	
- Nonsufficient Funds (NSF) Fee	\$ 29.00
- Returned Loan Payment	\$ 15.00
- Returned ACH Origination	\$ 15.00
Stop Payment	
- ACH or check	\$ 25.00
- Cashier's check ( <i>with Indemnification Agreement</i> )	\$ 25.00
Positive Pay	\$ 25.00/month
Wire Transfer	
- Outgoing	\$ 25.00
- Incoming	FREE
Statement Copy ( <i>per statement</i> )	\$ 2.00
Check Copy ( <i>per item</i> )	\$ 2.00
ACH Origination Services	
- ACH set up fee (one time)	\$ 100.00
- ACH origination monthly fee	\$ 25.00
- ACH per item	\$ 0.25



# Business Fees & Charges

Effective January 1, 2026 · frontwavecu.com

## CHECKING ACCOUNT FEES BY ACCOUNT TYPE

	e-Business Checking	Frontwave Business Checking	Dividend Business Checking
Minimum Opening Deposit	\$50	\$50	\$50
Monthly Fee	\$0	\$10	\$15
Monthly Fee Waived if	N/A	Maintain an average daily balance of \$5,000 in the account or \$10,000 in combined relationship balances <sup>1</sup> Fee also waived for verified <b>nonprofit organizations</b>	Maintain an average daily balance of \$10,000 in the account or \$25,000 in combined relationship balances <sup>1</sup>
Monthly combined Transaction Limit	Unlimited	300 (includes any combination of debits, credits and deposited items)(Excluding debit card transactions) \$0.25 per item thereafter	500 (includes any combination of debits, credits and deposited items)(Excluding debit card transactions) \$0.25 per item thereafter
Monthly # Deposit Limit	Unlimited free using Mobile App \$1 per in branch	20 \$1 per deposit thereafter	30 \$1 per deposit thereafter
Maximum Total Monthly Cash Transactions (Deposit & withdrawal combined)	\$2 per \$1,000 or part thereafter	\$10,000 \$2 per \$1,000 or part thereafter	\$25,000 \$2 per \$1,000 or part thereafter
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

<sup>1</sup> Relationship balance is the sum of all deposit and loan balances under the same Tax ID.