

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	1.0%*
*Percentage of transaction value	

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

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)	\$5.00
*Waived for checks under \$50	
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

	E-BUSINESS 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 \$5,000 in the account or \$10,000 in combined relationship balances ¹ Fee also waived for verified nonprofit organizations	Maintain an average daily balance of \$10,000 in the account or \$25,000 in combined relationship balances ¹
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

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