FRONTWAVE credit union

Business Fees & Charges

Effective January 1, 2026 • frontwavecu.com

CARD SERVICE

ATM Transactions	
- Frontwave Credit Union	FREE
- CO-OP	FREE
- Non CO-OP	$ 1.50
International Service Assessment **Percentage of transaction value*	1.0%*
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 *(Incoming)*	FREE
- Institution 2 Institution *(Outgoing)*	FREE
- Person 2 Person *(Outgoing)*	FREE

SERVICE

Cashier's Check	
- One per day	FREE
- Beyond one per day	$ 3.00
Compliance with Legal Orders	$ 75.00
Overdraft Protection Transfer *(from Savings)*	$ 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 *(with Indemnification Agreement)*	$ 25.00
Positive Pay	$ 25.00/ month
Wire Transfer	
- Outgoing	$ 25.00
- Incoming	FREE
Statement Copy *(per statement)*	$ 2.00
Check Copy *(per item)*	$ 2.00
ACH Origination Services	
- ACH set up fee (one time)	$ 100.00
- ACH origination monthly fee	$ 25.00
- ACH per item	$ 0.25

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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[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.