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# Schedule of Fees for Business Accounts

Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, effective as of 04/01/2023

## Monthly Fees For Business Accounts

<b>Business Ownership Share</b>	<b>\$0</b>
<b>Business Savings Account</b> Avoid a monthly fee with \$200.00 minimum average monthly balance OR Total amount of \$25.00 or more in monthly automatic transfers from business checking into this savings account OR \$5,000 in loan balances or \$5,000 average monthly balance in deposit deposit accounts.	<b>\$5</b>
<b>Business Money Market Account</b> Avoid a monthly fee with \$2,500 minimum average monthly balance 6 Free Transfers per month, then \$5 for each additional transfer	<b>\$10</b>
<b>Business Money Market Sweep Account</b> \$25,000 minimum average monthly balance	<b>\$10</b>
<b>Business Share Certificate Account</b> Minimum balance \$500	<b>Early withdrawal penalty</b>
<b>Basic Business Checking</b> No monthly service charge when you maintain a minimum average daily balance of \$5,000	<b>\$5</b>
<b>Business Interest Checking</b> No monthly service charge when you maintain a minimum average daily balance of \$10,000 in your business accounts.	<b>\$20</b>
<b>Business Analysis Checking</b> No monthly service charge when you maintain a minimum average daily balance of \$10,000 in your business accounts.	<b>\$30</b>

## Account Servicing Fees

<b>Deposit</b>	
BASIC BUSINESS CHECKING .....	200 Free, then \$0.10
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20
<b>Deposit Correction</b>	<b>\$5 per item</b>
<b>Returned Deposit</b>	<b>\$12 per item</b>
<b>Draft/Bulk</b>	
BASIC BUSINESS CHECKING .....	200 Free, then \$0.10
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20
<b>Sweep</b>	
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20
<b>Checks Received</b>	
BASIC BUSINESS CHECKING .....	200 Free, then \$0.10
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20

# Account Servicing Fees (continued)

<b>On Us Disbursed</b>	
BASIC BUSINESS CHECKING .....	200 Free, then \$0.10
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20
<b>On Us Deposited</b>	
BASIC BUSINESS CHECKING .....	200 Free, then \$0.10
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20
<b>Account History Print Out</b>	300 free, then 0.15
<b>Account Reconciliation/Account Research</b>	\$20 per hour
<b>Inactive Dormant Account</b>	\$10 per month
Accounts having no activity for 12 months or longer with aggregate share balances of \$200 or less, excluding minor accounts.	
<b>Courtesy Pay/NSF</b>	\$35 per item
<b>Overdraft Transfer Fee</b>	\$3 per item
<b>Stop Payment</b>	
In branch/Member Contact Center .....	\$25 per item
Online/Bank by Phone .....	\$10 per item
<b>Paper Statement Fee</b>	\$5 per month
Avoid the Paper Statement Fee and get statements quicker by signing up for eStatements	
<b>Business Check Orders</b>	Market Price
<b>Return Mail Fee</b>	\$5
<b>Statement Copy</b>	\$5 per item
Sign up for eStatements and print your statements free of charge in online banking.	
<b>Check Copy</b>	\$5 per item
<b>Primary Check</b>	
BASIC BUSINESS CHECKING .....	200 Free, then \$0.10
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20
<b>Secondary Check</b>	
BASIC BUSINESS CHECKING .....	200 Free, then \$0.10
BUSINESS INTEREST CHECKING .....	300 Free, then \$0.15
BUSINESS ANALYSIS CHECKING .....	500 Free, then \$0.20
<b>Wire Transfer Fee</b>	
Domestic Wire - incoming .....	\$10 each
Domestic Wire - outgoing .....	\$20 each
International Wire - incoming .....	\$35 each
International Wire - outgoing .....	\$45 each
<b>ACH Business Banking</b>	
Service Charge .....	\$15 per month
Transaction Fee .....	0.10 per entry
ACH Reversal/Chargeback .....	\$5 per instance
<b>Business Bill Pay Inactive Fee</b>	\$5 per month, per company
<b>Mobile/Desktop Check Deposit (RDC)</b>	\$20 per month
Not available for Basic Business Checking	
<b>Positive Pay</b>	\$25 per month

# ATM Fees

<b>ATM Fees for Orlando Credit Union Debit Cards</b> Orlando Credit Union ATM's/Publix Presto	<b>No Charge</b>
<b>Foreign ATM Transaction Fee</b> Transactions made at Non Orlando Credit Union ATMS	<b>\$2 each</b>
<b>Foreign ATM Balance Inquiry</b> Transactions made at Non Orlando Credit Union ATMS	<b>\$1 each</b>

# Miscellaneous Fees

<b>Cashier's Checks</b> Replacement Check Fee ..... Stop Payment .....	<b>\$5 per item</b> <b>\$10 per item</b> <b>\$15 per item</b>
<b>Money Orders</b>	<b>\$5 each</b>
<b>Rolled Coin</b>	<b>0.05 per roll</b>
<b>Loose Coin</b>	<b>10% of total</b>
<b>Strap Currency</b>	<b>0.10 per strap</b>
<b>Check Deposit Scanner Fee</b> Not available for Basic Business Checking	<b>Market Cost</b>