

# BUSINESS ACCOUNT COMMON FEATURES

Effective 1/1/2017

LIMITS AND FEES - The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

<b>Account Access Fee</b>	<b>\$1.00</b>
<i>Fee is charged for each call to the credit union that could have been handled by Tel-a-Cap audio response or through online account access.</i>	
<b>Account activity printout</b>	<b>\$1.00 per page</b>
<b>Account balancing assistance</b>	<b>\$20.00 per hour</b>
<b>Account research</b>	<b>\$20.00 per hour</b>
<b>Account verification</b>	<b>\$10.00</b>
<b>Check printing</b>	<b>Fee depends on style</b>
<b>Collection item (incoming)</b>	<b>\$10.00</b> <i>plus charges incurred by credit union</i>
<b>Copy of check</b>	<b>\$3.00 per item</b>
<b>Debit Card Replacement Fee</b>	<b>\$10.00 per card</b>
<i>First two (2) are free. Shipping charges may apply.</i>	
<b>Deposit checks returned unpaid</b>	<b>\$10.00</b>
<b>Excessive Withdrawal Fee</b>	
Savings (Regular/Special)	<b>\$5.00</b>
Elite Saver	<b>\$5.00</b>
<i>First withdrawal of the month is free. Fee does not apply on withdrawals of \$500 or more.</i>	
<b>Gift Cards</b>	<b>\$3.00</b>
<b>Inactive account fee</b>	<b>\$5.00</b>
<b>La Oops Overdraft Courtesy Call Service</b>	<b>\$60.00 per year</b>
<i>Plus \$5.00 per call</i>	
<b>Low Balance Fee</b>	
Savings (Regular/Special)	<b>\$5.00</b>
Elite Saver	<b>\$5.00</b>
Performance Commercial Checking	<b>\$30.00*</b>
<i>*Monthly fee waived if \$25,000.00 minimum daily balance is maintained in account.</i>	

(CONTINUED ON BACK.)

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<b>Monthly Service Charge*</b>	
Performance Commercial Checking	\$2.00
Economy Business Checking	\$17.00
<i>*Monthly Service Charge waiver of \$2 per month will be received while account is enrolled in eStatements.</i>	
<b>Non-sufficient funds item (each)</b>	\$30.00
<b>Official check payable to third party</b>	\$10.00 per check
<b>Overdraft Privilege</b>	\$30.00 per item
<b>Overdraft Protection</b>	\$10.00 per transaction
<i>Automatic transfer of funds from savings account or Line of Credit to checking account</i>	
<b>Photocopy of statement</b>	\$5.00
<b>Rejected Printed Check Fee</b>	\$5.00 per item
<i>Fee is charged when checks printed by a supplier other than La Cap's authorized check printer or substitute checks are printed with errors that cause checks to reject during processing.</i>	
<b>Reopen account within 6 months of closing</b>	\$5.00
<b>Return mail fee</b>	\$5.00
<b>Returned loan payment</b>	up to \$30.00
<b>Stop payment</b>	\$30.00
<b>Temporary checks (first 5 checks free)</b>	\$2 for 5 checks
<b>Unclaimed property fee</b>	\$25.00
<i>Fee is charged when an account has been abandoned and the funds in that account must be turned over to the state under unclaimed property laws.</i>	
<b>Wire Transfer (incoming) - if applicable</b>	\$15.00
<b>Wire Transfer Domestic (outgoing) - if applicable</b>	\$20.00
<b>Wire Transfer Foreign (outgoing) - - if applicable</b>	\$40.00

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