

BUSINESS ACCOUNT COMMON FEATURES

Effective 8/1/2020

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

Account activity printout	\$1.00 per page
Account balancing/research assistance	\$20.00 per hour
Cash deposit	\$3.00 per \$1,000 cash deposit
Check printing	Fee depends on style
Collection item (<i>incoming</i>)	\$10.00 <i>plus charges incurred by credit union</i>
Copy of check	\$3.00 per item
Courtesy Pay	\$30.00 per item
Debit Card Replacement Fee	\$10.00 per card <i>First two (2) are free. Shipping charges may apply.</i>
Deposit checks returned unpaid	\$10.00
Gift Cards	\$3.00
La Oops Overdraft Courtesy Call Service	\$60.00 per year <i>Plus \$5.00 per call</i>
Low Balance Fee	
Savings (Regular/Special)	\$5.00
Elite Saver	\$5.00
Performance Commercial Checking	\$30.00*
<i>*Monthly fee waived if \$25,000.00 minimum daily balance is maintained in account.</i>	
Monthly Service Charge*	
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>	
Non-sufficient funds item (<i>each</i>)	\$30.00
Official check payable to third party	\$10.00 per check
Overdraft from Line of Credit	\$10.00 per transaction/transfer
Overdraft Protection	\$10.00 per transaction <i>Automatic transfer of funds from savings account to checking account</i>
Photocopy of statement	\$5.00

(CONTINUED ON BACK.)

Federally Insured by NCUA

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Reopen account within 6 months of closing	\$5.00
Return mail fee	\$5.00
Returned loan payment	up to \$30.00
Stop payment	\$30.00
Temporary checks <i>(first 4 checks free)</i>	\$2 for 4 checks
Unclaimed property fee	\$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>	
Wire Transfer (incoming) - <i>if applicable</i>	\$15.00
Wire Transfer Domestic (outgoing) - <i>if applicable</i>	\$20.00
Wire Transfer Foreign (outgoing) - <i>if applicable</i>	\$40.00

La Capitol
FEDERAL CREDIT UNION

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