communitychoice credit union

BUSINESS FEE SCHEDULE

Effective February 1, 2026

These fees apply to Business Savings, Simply Business Checking, and Business Money Market shares, regardless of your business checking account relationship status.

Shares

Incorrect Address Fee	$5.00
Escheat Fee	$50.00
Inactive Account Fee (after six months) *	$5.00
Prime Share Account Closing	$5.00

NSF/ODP/Stop Payment Fees

Non-Sufficient Funds NSF, (ACH, check, debit) (each)	$30.00
Overdraft Transfer Charge	$10.00
Returned Item	$15.00
Stop Payment (ACH, e-Pay, money order, check)	$25.00

Funds Transfer/Electronic Services

e-Banking/Telebanking Stop Payment	$10.00
Hand Post Fee (Checks and ACH)	$5.00
Inactive e-Pay (after 60 days)**	$10.00
Wire, Incoming	$10.00
Wire, Domestic Outgoing	$35.00
Wire, International Outgoing	$50.00

Loan Payment Options

ACH Your Payment from Another Financial Institution via CCCU Website	$2.00
ACH Your Payment from Another Financial Institution via Phone Call	$5.00
Skip-a-Payment/Extension Fee	$35.00
Use Your Debit/Credit Card for Online payment via CCCU Website	$15.00
Use Your Debit/Credit Card for Phone-assisted Payment	$18.00

Services

Account Servicing (monthly)***	$5.00
Balance Checkbook (per hour)	$25.00
Cashier's Checks (each)	$3.00
Check Cashing (for members)	Free
Copy of Cancelled Check (each)	$3.00
Copy of Statement (additional copies)	$5.00
Temporary Checks (per sheet)	$2.00
Fax Request	$3.00
Levies and Garnishments	$75.00
Money Order (each)	$2.00
Notary or Signature Guarantee (for members)	$5.00
Paper Statement Fee	$5.00
Printed Account History	$3.00
Safe Deposit Box Drill	$200.00
Safe Deposit Box Lost Key	$25.00
Verification of Deposit	$5.00
Coin processing transactions over $250 will be assessed a 5% fee per calendar month.	
Member Center Coin Purchasee Fee	$5.00/box or $0.10 per roll, limit two boxes by denomination per week
Cash Deposits: First $25,000 cash deposited monthly at a member center or ATM is free; $0.50 per $100 thereafter.	
Daily cash deposits brought to a credit union location may not exceed $50,000.	

Business Money Market

Earns interest on balances of $10,000
Paper items deposited - checks, money orders, etc. $0.25 fee after initial 25 free per month

Simply Business Checking

Maintenance Fee	$0 for average daily balance of $500 or more, otherwise $5/month
Free Monthly Transactions****	100
Charge per transaction over 100	$0.30
Check Orders	Varies by selection (tax and shipping additional)

ATM/Cards/Shared Branching

Non-CO-OP ATM Transactions (each)	$1.75
ATM Card in Lieu of Debit Card	$5.00
ATM/Debit/Credit Card Replacement	$5.00
Express Delivery of ATM/Debit Card	$45.00
Express Delivery of ATM/Debit PIN	$45.00
Express Delivery of Mastercard® Credit Card	$30.00
Shared Branch Usage (per transaction)	$4.00

Non-member Fees

Cashing any check drawn on-us.....	$6.00
Coin Processing.....	10.00% of processed amount
Notary.....	$6.00

*Excludes an account with a Community Choice loan, mortgage or Mastercard® Business Credit Card if any of these accounts are linked to the business checking account.

**Additional e-Pay fees may apply for special services or misuse. For an outline of all applicable fees, please see the terms and conditions within the e-Pay system.

***Applies to businesses without checking account services.

****Transactions include the following: withdrawals, deposits, each check deposited, each check posted, draft withdrawals, share transfers, ACH deposits, ACH withdrawals, ATM Deposits, ATM withdrawals, ATM inquiries, ATM transfers, debit card transactions, e-Banking transactions, telebanking transactions, e-Deposit check deposits, e-Pay transactions.

Federally insured by NCUA