

# Interra Credit Union

## Business Fee Schedule

Beginning August 1, 2020

### BUSINESS SHARE SAVINGS

#### New account opening

If your business is located within the field of membership.....	FREE
Cooperative Financial Association (CFA) .....	\$5.00
Initial deposit ( <i>minimum</i> ) .....	\$5.00
New account processing .....	\$10.00

### BUSINESS CHECKING

#### General Checking Fees

Check orders ( <i>depends on style and quantity</i> ) .....	Variable
Courtesy Pay (per presentation) <sup>1</sup> .....	\$32.00
Unlimited check writing .....	FREE

#### Business Classic

Unlimited debit card purchases	
Transaction fee ( <i>after 250 transactions/statement cycle</i> ).....	\$0.30/item
Initial deposit ( <i>minimum</i> ) .....	\$100.00
The use of Treasury Management Services ( <i>ACH, Remote Deposit Capture, Positive Pay, etc.</i> ) is not available with this account.	

#### Business Plus

Monthly maintenance fee <sup>2</sup> .....	\$15.00
Unlimited debit card purchases	
Transaction fee ( <i>after 500 transactions/statement cycle</i> ) .....	\$0.30/item
Interest bearing based on average monthly balance	
Initial deposit ( <i>minimum</i> ) .....	\$100.00
The use of Treasury Management Services is available and are listed on the back.	

#### Business Non-Profit

Transaction fee ( <i>after 150 transactions/statement cycle</i> ).....	\$0.20/item
Initial deposit ( <i>minimum</i> ) .....	\$100.00

#### Business Premier

This account is ideal for businesses with higher transaction activity and have the need for Treasury Management Services. An Earnings Credit will be based on the investable balance in the account during the month to help reduce or eliminate the monthly fees. The use of Treasury Management Services is available and are listed on the back.

### BUSINESS MONEY MARKET SHARE ACCOUNT (BMMSA)

Check orders .....	FREE
Up to 6 convenient withdrawals or transfers/statement cycle.....	FREE
Excess transaction ( <i>per item</i> ) .....	\$10.00
Account maintenance ( <i>if balance less than \$1,000 at month end</i> ) .....	\$5.00/mo.

### ELECTRONIC BUSINESS MONEY MARKET SHARE ACCOUNT (eBMMSA)

Up to 4 withdrawals or transfers/statement cycle .....	FREE
Excess transaction ( <i>per item</i> ) .....	\$10.00
Service.....	\$25.00/mo.

### INTERNET/PHONE SERVICES

Business Bill Pay .....	FREE
90 Day inactivity fee .....	\$5.00
From member's account at another financial institution .....	FREE
To a member's account at another financial institution.....	\$3.00
Rush payments	
Next business day.....	\$19.95
2 business days .....	\$14.95
Telephone transfer/payment .....	\$3.00

### DEBIT CARDS

Annual fee .....	NONE
ATM foreign transaction ( <i>per inquiry/transaction</i> ) .....	\$2.50
Card replacement .....	\$7.00

### CREDIT CARDS

Annual fee .....	NONE
Balance transfers.....	2%
Card replacement.....	\$7.00
Cash advance.....	2%
e-Statements .....	FREE
Late payment.....	\$25.00
Online account access and payments ( <i>interracu.com</i> ).....	FREE
Returned payment.....	\$5.00

**FUNDS TRANSFERS/WIRES**  
*(Domestic and International)*

Wire transfer— <i>domestic</i>	
Incoming .....	\$15.00
Outgoing .....	\$25.00
Outgoing – through online banking.....	\$10.00
<b>Recalled wire transfer .....</b>	<b>\$25.00</b>
Wire transfer— <i>international</i>	
Incoming .....	\$15.00
Outgoing foreign currency .....	\$50.00
Outgoing US currency .....	\$50.00
<b>Recalled wire transfer .....</b>	<b>\$25.00</b>

**COMMON FEES**

ACH revoke/stop payment.....	\$32.00
Cashier's check .....	\$6.00
Check cashing (per item, non-member only) .....	\$6.00
Check collection item ( <i>incoming &amp; outgoing</i> ).....	\$5.25
Cleared check copy .....	\$2.00
Cleared check copy through Interra Online Banking .....	FREE
Copies ( <i>copy machine - per page</i> ) .....	\$.25
Dormant account fee ( <i>two years no activity, balance under \$250</i> ) .....	\$5.00/mo.
Emergency checks (12).....	\$6.00
Escheatment.....	\$100.00
Fax (per page) .....	\$2.00
Foreign item collection ( <i>per item</i> ) .....	\$6.50
Incorrect account number processing ( <i>per item</i> ) .....	\$7.50
Legal process ( <i>writ of execution, garnishment, levy, etc.</i> ).....	\$25.00 ( <i>or per statutory limitations</i> )
Locator fee.....	Third party service cost
Money order (maximum \$1,000) .....	\$6.00
Money service business account maintenance fee .....	\$250.00/mo.
Night deposit locked bag .....	FREE
Non-sufficient funds ( <i>per presentment</i> ) <sup>3</sup> .....	\$32.00
Request to close/reopen account ( <i>within 90 days of open/close</i> ) .....	\$20.00
Research/balancing of accounts .....	\$20.00/hr.
Returned check ( <i>Deposited checks/other items returned unpaid - per item</i> ).....	\$10.00
Starter checks (12) .....	FREE
Stop payments ( <i>per order</i> ).....	\$32.00

**SAFE DEPOSIT BOX RENTAL**

3 x 5.....	\$25.00
5 x 5.....	\$35.00
3 x 10.....	\$45.00
5 x 10.....	\$55.00
10 x 10.....	\$75.00
Key replacement (1 key).....	\$12.00
Key replacement (2 keys).....	\$150.00

**Treasury Management Services**

- Automated Clearing House (ACH) Transactions
  - Payroll
  - Collections
  - Payments
  - Receipts
- Business Online Banking
- Business Bill Pay
- Mobile Remote Deposit Capture
- Remote Deposit Capture
- Online Wires
- Positive Pay



<sup>1</sup>Courtesy Pay fees are imposed for items paid using an eligible member's available Courtesy Pay limit, and may be assessed for checks, debit card purchases or ACH transactions. Interra will only assess the fee if the paid item draws your account more than \$5 negative.

<sup>2</sup>Monthly maintenance fee will be waived by maintaining the minimum \$10,000 average monthly balance or ACH/RDC monthly usage.

<sup>3</sup>Non-sufficient funds fees are imposed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or by other electronic means, as applicable. Interra will only assess the fee if the paid item draws your account more than \$5 negative.



**AMERICAN SHARE INSURANCE**

Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.

# Interra Credit Union

## Business Fee Schedule

Beginning February 1, 2021

### BUSINESS SHARE SAVINGS

#### New account opening

Cooperative Financial Association (CFA) .....	\$5.00
Initial deposit (minimum) .....	\$5.00
New account processing .....	\$10.00

### BUSINESS CHECKING

#### General Checking Fees

Check orders (depends on style and quantity) .....	Variable
<b>Courtesy Pay (per presentation) .....</b>	<b>\$34.00</b>
Unlimited check writing .....	FREE

#### Business Classic

Unlimited debit card purchases	
Transaction fee (after 250 transactions/statement cycle) .....	\$0.30/item
Initial deposit (minimum) .....	\$100.00
The use of Treasury Management Services (ACH, Remote Deposit Capture, Positive Pay, etc.) is not available with this account.	

#### Business Plus

Monthly maintenance fee <sup>1</sup> .....	\$15.00
Unlimited debit card purchases	
Transaction fee (after 500 transactions/statement cycle) .....	\$0.30/item
Dividend bearing based on average monthly balance	
Initial deposit (minimum) .....	\$100.00
The use of Treasury Management Services is available and are listed on the back.	

#### Business Non-Profit

Transaction fee (after 150 transactions/statement cycle) .....	\$0.20/item
Initial deposit (minimum) .....	\$100.00

#### Business Premier

This account is ideal for businesses with higher transaction activity and have the need for Treasury Management Services. An Earnings Credit will be based on the investable balance in the account during the month to help reduce or eliminate the monthly fees. The use of Treasury Management Services is available and are listed on the back.

### BUSINESS MONEY MARKET SHARE ACCOUNT (BMMSA)

Check orders .....	FREE
<b>Account maintenance (if balance less than \$1,000 at month end) .....</b>	<b>\$10.00/mo.</b>

### ELECTRONIC BUSINESS MONEY MARKET SHARE ACCOUNT (eBMMSA)

Account maintenance (if qualifications not met) .....	\$25.00/mo.
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### INTERNET/PHONE SERVICES

Business Bill Pay	
90 Day inactivity fee .....	\$5.00
Transfer money to a member's account at another financial institution .....	\$3.00
Rush payments	
Next business day .....	\$19.95
2 business days .....	\$14.95
Telephone transfer/payment .....	\$3.00

### DEBIT CARDS

ATM foreign transaction (per inquiry/transaction) .....	\$2.50
Card replacement .....	\$7.00

### CREDIT CARDS

Annual fee .....	NONE
Balance transfers .....	2%
Card replacement .....	\$7.00
Cash advance .....	2%
Late payment .....	\$25.00
Returned payment .....	\$5.00

### FUNDS TRANSFERS/WIRES (Domestic and International)

Wire transfer—domestic	
Incoming .....	\$15.00
Outgoing .....	\$25.00
Outgoing – through online banking .....	\$10.00
<b>Recalled wire transfer .....</b>	<b>\$30.00</b>
Wire transfer—international	
Incoming .....	\$15.00
Outgoing foreign currency .....	\$50.00
Outgoing US currency .....	\$50.00
<b>Recalled wire transfer .....</b>	<b>\$30.00</b>

## COMMON FEES

<b>ACH revoke/stop payment</b> .....	<b>\$34.00</b>
<b>ATM empty envelope</b> .....	<b>\$34.00</b>
<b>Cashier's check</b> .....	<b>\$8.00</b>
<b>Check cashing</b> (per item, non-member only).....	<b>\$8.00</b>
Check collection item (incoming & outgoing).....	\$5.25
Cleared check copy .....	\$2.00
Copies (copy machine - per page) .....	\$.25
<b>Emergency checks (12)</b> .....	<b>\$12.00</b>
Fax (per page) .....	\$2.00
Foreign item collection (per item) .....	\$6.50
Incorrect account number processing (per item) .....	\$7.50
Money order (maximum \$1,000).....	\$6.00
Money service business account maintenance fee .....	\$250.00/mo.
<b>Non sufficient funds</b> (per presentment).....	<b>\$34.00</b>
<b>Request to close/reopen account</b> (within 90 days of open/close).....	<b>\$25.00</b>
Research/balancing of accounts .....	\$20.00/hr.
<b>Returned check</b> (deposited checks/other items returned unpaid - per item).....	<b>\$15.00</b>
<b>Returned mail/bad address</b> .....	<b>\$5.00/mo.</b>
<b>Shares referred to collection</b> .....	<b>\$25.00</b>
<b>Statement copy</b> .....	<b>\$5.00</b>
<b>Stop payments</b> (per order) .....	<b>\$34.00</b>
<b>Verification of Deposit: share(s) or loan</b> .....	<b>\$10.00</b>

## LEGAL FEES

<b>Dormant account fee</b> (two years no activity) .....	<b>\$7.00/mo.</b>
Escheatment processing .....	\$100.00
<b>Garnishment</b> .....	<b>\$20.00</b>
<b>Legal reviews/processing</b> (subpoenas, POA, POD, guardianship, trust, estate, etc.).....	<b>\$100.00/hr.</b> (plus all costs)
Levy/writ of execution.....	\$25.00
Locator fee.....	Third party service cost

## SAFE DEPOSIT BOX RENTAL

<b>3 x 5</b> .....	<b>\$30.00</b>
<b>5 x 5</b> .....	<b>\$40.00</b>
<b>3 x 10</b> .....	<b>\$50.00</b>
<b>5 x 10</b> .....	<b>\$65.00</b>
<b>10 x 10</b> .....	<b>\$95.00</b>
<b>Key replacement</b> (1 key) .....	<b>\$25.00</b>
<b>Key replacement</b> (2 keys).....	<b>\$50.00 plus drilling costs</b>

### Treasury Management Services

- Automated Clearing House (ACH) Transactions
  - Payroll
  - Collections
  - Payments
  - Receipts
- Business Online Banking
- Business Bill Pay
- Mobile Remote Deposit Capture
- Remote Deposit Capture
- Online Wires
- Positive Pay



**All hourly/per hour fees have a minimum 1 hour charge.**

<sup>1</sup>Monthly maintenance fee will be waived by maintaining the minimum \$10,000 average monthly balance or ACH/RDC monthly usage.



**AMERICAN SHARE INSURANCE**

Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.