



We've created this summary so you can understand exactly how your Financial Resources Federal Credit Union Business Accounts work.

CHECKING ACCOUNT OPENING AND USAGE		Free Business Checking	Business Checking Plus
	Minimum Deposit Needed to Open Account	\$25.00	\$25.00
	Monthly Maintenance Fee	\$0.00	\$6.00 if average balance falls below \$5,000
	Monthly Per Item Fee	\$0.00	\$0.00
	Branch Deposit	FREE	FREE
	Business Online Banking	FREE	FREE
	Business Online Bill Pay*	FREE	FREE
	Dividend	NO	YES
	Debit Card - Initial Issue	FREE	FREE
	Debit Card Replacement other than regular re-issue	\$5.00	\$5.00
Check Printing	Fee depends on style	Fee depends on style	

Business Remote Deposit Capture (bRDC) Business Checking Account Required	Set-up	\$499.00 to include scanner, set-up, and training
	1 st location monthly fee	\$50.00 (fee waived with average monthly balance of \$50,000)
	Additional locations	\$25.00 per month for each additional location

OTHER DEPOSIT ACCOUNT OPENING & USAGE		Business Membership Savings	Business Money Market	Business Purple Savings
	Minimum Deposit Needed to Open Account	\$10.00	\$100.00	\$25.00
	Monthly Maintenance Fee	\$2.00 if balance falls below \$10.00	\$10.00 if average balance falls below \$1,000	\$10.00 if average balance falls below \$250
Dividend	Yes	Yes	Yes	

OTHER SERVICE FEES	Online Statement	FREE
	Paper Statement	FREE
	Account Research	\$25.00 per hour
	Abandoned Property Processing Fee	\$35.00
	Abandoned Property Remittance Fee	\$50.00
	Bill Pay - Copy of Check	\$7.00
	Bill Pay - Copy of Check (over six months old)	\$20.00
	Bill Pay - Stop Payment	\$10.00
	Bill Pay - Overnight Check	\$20.00
	Bill Pay - Same Day Payment	\$15.00
	Cashiers Check: A check guaranteed by the Credit Union.	\$5.00/check
	Statement and/or Check Copy	\$7.00
	Excessive Savings and Money Market Account Transactions, per item (1)	\$15.00
	Deposited Item Return Fee - for each item you deposit from someone who didn't have enough money in their account. The amount of the deposit will be subtracted from your balance and you will be charged this fee.	\$10.00
	Items sent for collection	Costs vary
	Legal Process: Processing of any garnishment, tax levy, or other court administrative order against an account, whether or not the funds are actually paid.	\$100.00/occurrence
	Money Order: Can be used as an alternative to a personal check. You can purchase money orders up to \$1,000.	\$4.00/item
	Money Orders - Photocopy of Paid Money Order	\$5.00/item
	Money Orders - Stop Payment	\$10.00/item
	Notary Service	FREE
	Overnight Delivery	\$25.00
	Premature Account Closing (accounts closed within 90 days of account opening) (2)	\$15.00
	Stop Payment Fee	\$10.00 per item to stop payment
	Signature Guarantee	Free
	Undeliverable Mail - handling fee (monthly)	\$5.00 per month
	Domestic and Foreign Incoming Wire: wire transfer that is deposited into your account from another institution	\$7.00 per item
	Domestic Outgoing: A wire transfer that you send from your account to another U.S. bank account.	\$20.00 per item
	Online Wire Access Fee (waived if at least one wire per month is performed)	\$10.00
	Foreign Outgoing or Remittance fee: A wire transfer that you send from your account to a bank account outside of the U.S.	\$40.00
	Coin/Currency - Counting/Preparation Fee (per hour)	FREE
	Deposit Processing Fee (per hour)	FREE
	Dormant-Inactive Account Fee, per month per account	\$10.00
	Overdraft Transfer Fee (per item)	\$10.00
	Insufficient Funds Fee	\$30.00 per item
VISA Travel Money Card	1% of purchase	
VISA Gift Card	\$3.95 each	

ATM & DEBIT CARD FEES	At FRFCU ATMs	No Charge
	At AllPoint ATMs	No Charge
	At non-FRFCU ATMs (3)	No Charge
	Currency Conversion (5) Cross Border Fee (5)	0.2% of transaction 0.9% of transaction

ACH MANAGER FEES	Monthly Fee	\$10.00 (waived if average balance is 10k+)
	Free Transactions Include (per month)	N/A
	ACH Payment Fee	N/A
	Batch Fee	N/A
	Failed ACH/Modification Payment Fee	N/A
	Reversal	\$10.00 per item
	ACH Originated Returns	\$5.00 per item
	Notice of Correction	\$5.00 per item
Same Day ACH	N/A	

- (1) Financial Resources prohibits you from making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of sale purchase transactions with a Debit or ATM card, by pre-authorized or automatic agreements, telephone, or online. Other limits may apply to your account. Excessive transactions may result in changing your Savings or Money Market account to a non-interest account or result in account closure.
- (2) A Premature Account Closing charge may be assessed. A Premature Account charge is defined as an account that closes within 90 days of account opening.
- (3) Financial Resources FCU charges may apply for use of another financial institution's ATM or operator's. Additionally, other financial institutions and/or ATM operators may charge for using their ATMs.
- (4) Inactivity fee of \$6.00 for accounts enrolled in Bill Pay that have no activity for a continuous six (6) month period.
- (5) Mastercard charges a Currency Conversion Assessment of (.2% of the transaction) for performing a currency conversion. In addition, Mastercard charges an issuer Cross-Border Assessment of (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the Mastercard Debit Switch in which the country of the merchant is different than the country of the cardholder.