

BUSINESS SAVINGS

Minimum Opening Deposit \$5.00

BUSINESS MONEY MARKET

Minimum Deposit..... \$2,500.00

Monthly Charge if balance drops below \$2,500..... \$5.00
Waived on High Yield if minimum balance of \$50,000 is met

BUSINESS ADVANTAGE MONEY MARKET

Minimum Deposit..... \$5,000.00

Monthly Charge if balance drops below \$5,000..... \$25.00

BUSINESS SIMPLE CHECKING

Minimum Deposit..... \$250.00

Checks (up to 150 per month)..... FREE

Checks (151 or more per month)..... \$0.15 each

Cash Deposits in Excess of \$2,500.00
..... 0.15% (0.0015)of deposit amount

BUSINESS ADVANTAGE CHECKING

Minimum Deposit..... \$250.00

Checks (up to 300 per month)..... FREE

Checks (301 or more per month)..... \$0.15 each

Cash Deposits in Excess of \$10,000.00
..... 0.15% (0.0015) of deposit amount

Average Daily Balance below \$3,000.00..... \$15 per month

BUSINESS ANALYSIS CHECKING

Minimum Deposit..... \$5,000.00

Debits \$0.10

Checks Cleared..... \$0.10

Credits \$0.10

Checks Deposited \$0.10

Cash Services 0.2% of transaction

Coin Services 2% of transaction

Analysis Checking \$18.00
(Can be offset by earning credit allowance Analysis)

Fall Below Minimum Balance \$10.00

OVERDRAFT / NON-SUFFICIENT FUNDS

Non-Sufficient Funds * \$30.00/per presentment
Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt. NuVision Federal Credit Union limits the number of NSF Fees charged to your account to 4 per day.

Uncollected Funds * \$30.00

Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt

Overdraft Protection Transfer from pre-selected account
..... \$7.00

Bounce! Protection / Overdraft Limit Access Fee \$30.00

Created by payment of an item, in-person withdrawal, or other electronic means. NuVision Federal Credit Union limits the number of Bounce! Protection fees charged to your account to 4 per day.

Must opt-in to Bounce! Protection for checks and ACH transactions to be paid with Bounce! Protection. Not available for ATM and everyday debit transactions.

EFT / ACH Returned Items * \$30.00/per presentment
Items for which funds and/or Overdraft Protection are not available, or which are paid on the second attempt

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentation against non-sufficient funds will result in a separate charge.*

ATM / DEBIT CARDS

All ATM Transactions at NuVision and CO-OP ATMsFREE

ATM Out of Network (transactions conducted at an ATM terminal other than NuVision or CO-OP Machines using a NuVision ATM or Visa Debit Card) \$2.00

International ATM Withdrawal Fee \$3.00

Rush Card Orders \$75.00

International Transaction Fee:

U.S. dollar transactions 0.8% of transaction amount

If there is a currency conversion 1% of transaction amount

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Other fees may be charged by third parties for use of your debit card or ATM card, such as transaction fees charged at ATMs owned by other financial institutions that are outside of the CO-OP Network.

STOP PAYMENT

Stop Payment-Checks Issued by Member (per item)

Requests made in-person or over the phone \$20.00

Requests made through Online Bankin..... \$10.00

EFT/ACH Stop Payment \$30.00

Cashier's Check / Official Check Stop Payment..... \$30.00

WIRE TRANSFERS

Outgoing to Other Financial Institutions

Domestic \$25.00

International \$40.00

MISCELLANEOUS

Account Research Fee..... \$25.00 / hour
(*\$25.00 minimum*)

Retrieval and Copy of Personal or Credit Union Items Representative Assisted Requests (per item)..... \$2.00

Paper Statement Copies (per statement)..... \$2.00

ACH Maintenance/Month \$40.00

Automatic Withdrawal from Other Institution \$10.00 (1-time)

Cashier's Checks / Official Checks \$5.00

Collection Costs \$15.00

Foreign Currency Items and non-cash items (e.g., insurance drafts) are determined by the collecting institution and passed onto the Member with an additional charge. Other charges may be imposed by third parties or other financial institutions, in addition to those described above.

Service Charges are subject to change without notice