

**BUSINESS SAVINGS**

Minimum Opening Deposit .....\$5.00

**BUSINESS MONEY MARKET**

Minimum Deposit..... \$2,500.00  
 Monthly Maintenance ..... FREE  
 Balance below \$2,500.00 ..... \$5.00 per month

**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

**ANALYSIS BUSINESS CHECKING**

*(Alaska & Washington markets only)*

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  
*Items for which funds and/or Overdraft Protection are not available,  
 or which are paid on the second attempt*  
 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  
 EFT / ACH Returned Items \* ..... \$30.00  
*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 ATMs..... FREE  
 Foreign ATM Transactions (transactions conducted at an ATM terminal other than NuVision or CO-OP Machines using a NuVision ATM or Visa Debit Card)..... \$1.00  
 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 Banking or ABIL ..... \$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.**