



# DENALI

A DIVISION OF NUVISION CREDIT UNION

## BUSINESS ACCOUNT FEE SCHEDULE

Effective April 2019

### Credit Union Membership – Business

<b>Credit Union Membership - Business</b>	
Membership Share .....	\$5.00 par value

### Checking Account Fees – Business

<b>Checking Account Fees - Business</b>	
<b>Small Business Checking</b> .....	\$5.00
(waived by maintaining \$1,000 daily)	
All-in-one Business Checking w/ \$15,000 min. bal. ....	FREE
All-in-one Business Checking w/ \$5,000 min. bal. ....	\$5.00
All-in-one Business Checking - No min. bal. ....	\$15.00
Analysis Checking .....	\$18.00
(can be offset by earnings credit allowance) Analysis	
Fall Below Minimum.....	\$10.00

### Transaction Fees – Business

<b>Small Business and All-in-one Checking</b>	
0-100 per month .....	No Charge
101-250 per month .....	\$0.25
251+ per month .....	\$0.35
<b>Analysis Business Checking</b>	
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
<b>Check Copy</b>	
Retrieval and Copy of Personal or Credit Union Items	
Representative Assisted Requests (per item).....	\$2.00
Check Printing .....	Prices vary depending on style
Stop Payment- Checks Issued by Member (per item)	
Requests made in-person or over the phone.....	\$20.00
Through Home Banking or ABIL .....	\$10.00
Temporary Check Fee (8 checks).....	\$3.00
MICR Quality Rejection Error .....	\$2.00 ea
Non-Sufficient Funds .....	\$30.00
Bounce Protection* .....	\$30.00
VISA Check Card Overdraft.....	\$30.00
Pre-Authorized Special Handling.....	\$30.00

### ATM Fees – Business

Instant Issue Debit Card .....	\$12.00
PIN Re-Issue .....	\$5.00
Transaction Verification Photo (Unauthorized Usage) ..	\$50.00
per request	
Out of Network ATM Withdrawal Fee .....	\$1.00
Card Replacement Fee (one free per year) .....	\$1.00
International ATM Withdrawal Fee.....	\$3.00
Rush Card Orders.....	\$75.00
Visa® International Service Assessment Fee (ISA)	
International transactions conducted with a card bearing the	
Visa® logo, if transaction is processed in U.S. dollar	
.....	0.8% of Transaction Amount
International transactions conducted with a card bearing the	
Visa® logo, if there is a currency conversion	
.....	1% of Transaction Amount

### Real Estate Fees – Business

Subordination Fee .....	\$35.00
Construction Draw Fee .....	\$25.00
Inspection Fee .....	\$50.00
Partial Release of Collateral .....	\$70.00
Payoff Quote Fee.....	\$25.00
Payoff Quote Update .....	\$10.00
Reconveyance Fee (Alaska).....	\$60.00

### Miscellaneous Fees – Business

Account Closure .....	\$5.00 (within 90 days)
Account Research Fee .....	\$25/hr / \$25.00 minimum
ACH Stop Payment.....	\$30.00
ACH Maintenance/Month.....	\$40.00
ACH Origination Returned Item .....	\$5.00
ACH One-Time Payment.....	\$6.00

Contact Us: 800-764-1123 | [www.denalifcu.org](http://www.denalifcu.org)



Questions? Please visit or call us anytime we're open for business.

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Returned Mail .....	\$5.00
Bank Wire - Domestic .....	\$25.00
Bank Wire - Foreign .....	\$40.00
Coin Counter Machine .....	5% of total collected
Collateral Substitution .....	\$30.00
Collection Item .....	Cost+ \$15.00
Foreign Currency Items and non-cash items (e.g., insurance drafts) are determined by the collecting bank and passed on to the Member with an additional fee.	
Other fees may be charged by third parties or other financial institutions, in addition to those described above (Incoming check or outgoing domestic)	
Pay-by-Phone ACH .....	\$7.95
Pay-by-Phone Credit or Debit Card .....	5% of Transaction Amount
Copy Charges .....	\$1.00 per page
Credit Union Check Stop Payment .....	\$30.00
Deposit Ticket Error .....	\$3.00
Dormant Account (monthly after 12 months) .....	\$5.00
Online Bill Pay .....	FREE
Online Bill Pay Stop Payment Fee .....	\$20.00
Online Bill Pay Check Copy Fee .....	\$20.00
Automatic Withdrawal From Other Institution .....	\$10.00 (one time fee)
Legal Process/Levy .....	\$125.00
Loan Modification .....	\$30.00
Low Balance .....	\$5.00
Money Order .....	\$1.50

Mortgage Loan Verification .....	\$10.00
Rush Mortgage Loan Verification .....	\$15.00
Return Deposit Item Fee .....	\$30.00 from member \$5.00 from 3rd party
Remote Deposit Capture .....	\$40.00/month per device
Repossession Redemption .....	\$100.00
Business Center Annual Membership .....	\$300.00
Business Center Daily Membership .....	\$25.00
Statement Copies .....	\$3.00
Telephone Transfer (non-automated) .....	\$5.00
Title Changes (e.g. legal name changes) .....	\$35.00

**Safe Deposit Boxes**

3x5	\$25.00/yr
3x10	\$50.00/yr
5x10	\$75.00/yr
10x10	\$125.00/yr
Safe Deposit Box Administration (one time only) .....	\$25.00
Safe Deposit Box Drilling .....	\$195.00

*Effective Date: April 01, 2019*

*Fees subject to change without notice*

*\*The Credit Union's Bounce Protection program is discretionary. For example, we typically do not pay overdrafts if your account is not in good standing, or if your loan is delinquent more than 30 days, or if you are not making regular deposits, or you have too many overdrafts.*

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