



## BUSINESS ACCOUNT FEE SCHEDULE EFFECTIVE APRIL 1, 2010

### ATM

You may make one ATM transaction per month without charge.

All other transactions will be charged as follows:

Point of Sale transactions.....	No charge
ATM transactions at ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Networks ATMs .....	No charge
Cash withdrawal at ATMs other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Networks ATMs.....	\$1.75
Transfer funds at ATMs other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Networks ATMs .....	\$0.75
(This fee will be applied against the originating account.)	
Balance inquiry at ATMs other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Networks ATMs.....	\$0.75
ATM deposit adjustment .....	\$5.00
ATM & Visa check card international service fee .....	1.00%
Replace Business Visa check card .....	\$15.00
Rush Visa check card replacement.....	Actual charges paid
Replace Visa check card PIN (by mail).....	\$5.00

### TELLER COUNTER ITEMS

Cashier's check .....	\$5.00
Credit Union check (payable to other than business).....	\$3.00
Coin handling .....	4% of amount processed
Money order .....	\$5.00
Traveler's Checks for one.....	\$1.00 per \$100.00
TT&L payments (at teller window).....	\$25.00
(No charge through Home\$Banking BillPayer)	

### MEMBERSHIP & ACCOUNTS

Account closing (If account is closed within 90 days after opening) .....	\$20.00
Business share account balance below par value (\$25.00) at month end .....	\$5.00 each month
Check by phone fee (Not using MONEY\$LINE) .....	\$15.00
Copy of draft/check or other transaction slip .....	\$5.00
Copy of statement .....	\$5.00
Deposited items returned unpaid .....	\$20.00
Deposit verification (per membership account / per request).....	\$10.00
Dormant account fee .....	\$30.00/quarter
An account is considered dormant when no member initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years or older and has less than \$100.00 on deposit (all share and certificate account(s)) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loans, share certificates, or Visa account. Fee will be applied against your Business Share account.	
Interim statement.....	\$5.00
Manual processing of share draft / check or other electronic item .....	\$10.00

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<b>Non-Sufficient Funds (NSF)/Courtesy Pay Fees</b>	
NSF (returned item) fee (each) .....	\$45.00
Courtesy Pay (paid item) fee	
for share draft or electronic item.....	\$45.00
(Credit union has no obligation to make any courtesy payment.)	
Item processing .....	\$0.05 per item after 500
First 500 items excluding ACH and	
Visa Debit per month .....	No Charge.
Waived with average aggregate balance of \$7,500.00.	
Returned Item Re-Presentation (per Item).....	\$6.00
<b>Share draft / business</b>	
check printing .....	fee depends on style of draft ordered
Stop payments (all items) .....	\$30.00
<b>Account research and balancing</b>	
assistance per hour .....	\$25.00 (Minimum \$25.00)
<b>Fax</b>	
Local.....	\$1.00
Long distance .....	\$3.00
Extra pages (each) .....	\$0.50
Foreign deposit or collection item processing .....	\$10.00
Garnishments, levies, tax liens .....	\$100.00
HOME\$BANKING BillPayer service .....	No Charge
<b>Mail</b>	
Next day mail delivery .....	Actual charges paid
Returned mail .....	\$15.00
Medallion Stamp.....	\$10.00
<b>Night Deposit</b>	
Night deposit disposable bags (packet of 10 bags) .....	\$2.50 each
Night deposit locking canvas bags .....	\$20.00
Night deposit service key .....	2 no charge/ \$5.00 thereafter
<b>Safe Deposit Boxes</b>	
Not available for rent to businesses.	
<b>Wire Transfers</b>	
Domestic wire transfer (outgoing) .....	\$30.00
Late domestic wire transfer (outgoing).....	\$35.00
Foreign wire transfer (outgoing) .....	\$50.00
Wire transfer (incoming).....	\$15.00

