

BUSINESS BANKING

Fee Schedule

Free Business Checking

| | |
|------------------------------------|--------|
| Per Item Service Fees ¹ | \$0.30 |
| for each transaction item over 100 | |
| Cash Deposit per \$100 | \$0.10 |
| (after \$2,500) | |

Business Dividend Checking

| | |
|--|---------------|
| Per Item Service Fees ¹ | \$0.30 |
| for each transaction item over 350 | |
| Cash Deposit per \$100 | \$0.10 |
| (after \$2,500) | |
| Maintenance Fee | \$10.00/month |
| (If Checking ADB ² falls below \$5,000 or the combined ADB falls below \$20,000 in Business Checking, Savings, Money Market Savings or Certificate Accounts.) | |

Business Analysis Checking

| | |
|------------------------------------|------------------------|
| Per Item Service Fees ¹ | \$0.15 |
| per Withdrawal or Check | |
| | \$0.20 |
| per Deposit Ticket | |
| | \$0.09 |
| per Deposit Item | |
| Cash Deposit per \$100 | \$0.10 (after \$2,500) |
| Maintenance Fee | \$12.00/month |
| Earnings Credit ³ | Applied Monthly |

Business Money Market Savings

| | |
|------------------------------|--------------|
| Maintenance Fee | \$8.00/month |
| (If ADB falls below \$5,000) | |
| Cash Deposit per \$100 | \$0.10 |
| (after \$2,500) | |

¹ Transaction Item – An 'item' is defined as, but is not limited to the following: deposit tickets, single checks included in a deposit, deposits or withdrawals originated through an automated clearing house (ACH), an ATM, in person or by a call center representative, and paid checks issued from the account. Exclusion: Transfers initiated through an ATM, Online or Telephone Banking and transfers between accounts at Ent are not included in the per item fee calculation.

² Average Daily Balance

³ Earnings Credit – Earnings Credit calculates the Average Daily Balance of the Analysis Checking and applies a designated earnings rate monthly used to offset Account Maintenance Fee, Per Item Fees, and Miscellaneous Fees. The Earnings Credit earned can only be used to offset fees assessed to the account for the same monthly period. Earnings Credits will not carry over to the next monthly period or be converted to an equivalent cash deposit to the account.

Savings and Checking Accounts

| | |
|--|-----------------|
| Cash or Coin Purchased | No Charge |
| Cash Deposit per \$100 | \$0.10 |
| (after \$2,500) | |
| Coin Counting (per \$100) | 2% |
| Account Printout | \$1.50 |
| Research/Reconciliation (per hour) | \$15.00 |
| ½ hour minimum | |
| Verification of Account/Deposit (VOD) | \$10.00 |
| Closed Account Fee | \$10.00 |
| (account closed within 90 days – per Share ID) | |
| Reopen Share Account | \$10.00 |
| (within 6 months of closing) | |
| Inactive Account | |
| Maintenance Fee (1 year no activity) | \$5.00/month |
| Deposited Item Return Fee | \$5.00 |
| Non-Sufficient Funds (NSF item*) | \$25.00 |
| Stop Payment | \$25.00 |
| Check Copies | \$1.00 |
| (per item. Does not apply to substitute checks.) | |
| Temporary Checks (per check) | \$0.50 |
| Check Printing | Varies by style |
| Excessive Transfers Fee (Reg. D) | \$10.00/month |

*Check, substitute check, or electronic item.

Safe Boxes

| | |
|------------------------|---|
| 3" x 5" x 24" | \$15.00 annual |
| 5" x 5" x 24" | \$20.00 annual |
| 3" x 10" x 24" | \$25.00 annual |
| 5" x 10" x 24" | \$40.00 annual |
| 6" x 10" x 24" | \$45.00 annual |
| 7" x 10" x 24" | \$50.00 annual |
| 10" x 10" x 24" | \$60.00 annual |
| Drill Fee | Third-party Service Provider Fees Apply |
| Lost Key Fee (per key) | \$5.00 |

Not all box sizes available at all locations. The contents of Safe Boxes are not NCUA insured.

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Fee Schedule

ATM and Visa® Debit Card Transactions

| | |
|--|---------------|
| Visa Debit Card | No Annual Fee |
| Replacement Visa Debit Card | 1 Free/year** |
| Lost/Stolen Card Replacement | 1 Free/year** |
| Charge-back Fee | \$6.00 |
| Copy of Sales Draft – Visa Debit Card | \$4.00 |
| Rush Card | \$50.00 |
| Card Research (per hour) ½ hour minimum | \$15.00 |
| Non-CO-OP® Network Member ATM Transaction Fee | \$1.50† |
| Visa Foreign Currency Transaction Fee | 1.00% |

**After the first card replacement, the charge is \$5.00.
†Does not include surcharge imposed by the owner (other than Ent) of the ATM.

ACH Services

| | |
|--|---------------|
| ACH Credit Origination Service | \$25.00/month |
| Per ACH Originated Item (ACH originated items are included in Free Business Checking and Business Dividend Checking per item service fee.) | \$.06 |
| ACH Transaction Report (Includes up to two notification email addresses.) | \$10.00/month |

Miscellaneous Transactions

| | |
|---|---|
| Electronic (eStatements) Statement Service Fee | Free/month |
| Additional Copy of Statement (per statement) | \$2.00 |
| Wire Transfer – Domestic | \$25.00 |
| Wire Transfer – International | \$55.00 |
| Wire Transfer – International Amendments (tracers) | \$15.00 |
| Returned Mail: Address Search (per statement) | \$3.00 |
| Notary Fee (member) | None |
| Photocopy Fee (per page) | \$0.20 |
| Levies/Garnishments | \$100.00 |
| Coupon Redemption (per envelope) | \$15.00 collection fee |
| Loan Payment Coupon Book (annual) | \$25.00 |
| Web Payment Center Fee | \$9.95 |
| Phone Payment Fee | \$15.00 |
| Shared Service Network Usage Fee | 6 Free/Month, \$2.00 each thereafter |

Service provider may charge additional fees.

Negotiable Items

| | |
|---|---------|
| Official Checks | \$3.00 |
| Merchant Check Exchange (per item) | \$30.00 |
| Money Orders | \$3.00 |
| Collection Fee – Incoming/Outgoing | \$15.00 |
| Collection Fee – Incoming (from another financial institution) | \$40.00 |

Depending on your business account relationship, fees may be charged at the time of transaction or charged at month end. Fees charged at month end are itemized in the Service Charge Summary on business statements.

Thank you for choosing Ent.®

We appreciate your choice of Ent Credit Union for your financial business. That's why, depending on your account relationship, some of the fees on this schedule may be waived.



Equal Housing Lender | Equal Opportunity Lender | Federally Insured by NCUA | © Ent Credit Union, 2017

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(719) 574-1100 ext. 6770
800-525-9623 ext. 6770
Ent.com/Business

