

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 per \$100 (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 per \$100 (after \$2,500)
Maintenance Fee <i>(If Checking ADB² falls below \$5,000 or the combined ADB falls below \$20,000 in Business Checking, Savings, Money Market Savings or Certificate Accounts.)</i>	\$10.00/month

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 per \$100 (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 per \$100 (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 per \$100 (after \$2,500)
Coin Counting (per \$100)	2%
Account Printout	\$2.00
Research/Reconciliation (per hour) ½ hour minimum	\$15.00
Verification of Account/Deposit (VOD)	\$10.00
Closed Account Fee (account closed within 90 days – per Share ID)	\$10.00
Reopen Share Account (within 6 months of closing)	\$10.00
Inactive Account Maintenance Fee (1 year no activity)	\$5.00/month
Deposited Item Return Fee	\$5.00
Non-Sufficient Funds (NSF Item*)	\$30.00
Stop Payment	\$25.00
Check Copies (Per item. Does not apply to substitute checks.)	\$1.00
Temporary Checks (per check)	\$0.50

*Check, ACH, Bill Pay, debit card transaction, substitute check, or electronic item.

Safe Boxes

3" x 5" x 24"	\$15.00 annual
5" x 5" x 24"	\$25.00 annual
3" x 10" x 24"	\$30.00 annual
5" x 10" x 24"	\$45.00 annual
6" x 10" x 24"	\$50.00 annual
7" x 10" x 24"	\$55.00 annual
10" x 10" x 24"	\$65.00 annual
Drill Fee	Third-party Service Provider Fees Apply.
Lost Key Fee (per key)	\$10.00

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

ATM and Visa® Debit Card Transactions

Visa Debit Card, ATM Access Card	No Annual Fee
Replacement Card (ATM Access Card, 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 – ATM, Visa Debit	\$50.00
Card Research (per hour) ½ hour minimum	\$15.00
Visa Foreign Currency Transaction Fee Please Note: This transaction fee will be assessed to purchases made outside the United States as well as to online purchases made within the United States but the merchant is located outside the United States.	1.00%

**After the first card replacement, the charge is \$5.00

No Ent charged ATM fees at non-Ent ATMs. Does not include surcharge imposed by the owner (other than Ent) of the ATM.

ACH Services

ACH Credit Origination Service	\$25/month
Per ACH Originated item <i>(ACH originated items are included in Free Business Checking and Business Dividend Checking per item service fee.)</i>	\$0.06/item
ACH Transaction Report <i>(Includes up to two notification email addresses)</i>	\$10/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
Consumer Loan Payment Late Charge (assessed after 10 days)	\$15.00
Telephone (live contact) Loan Payment Processing Fee (via debit card)	\$15.00
Telephone (live contact) Loan Payment Processing Fee (via ACH)	\$5.00
Debit Card Automated Loan Payment Fee (Using unauthenticated portal on Ent.com)	\$9.95
Loan Payment Coupon Book (annual)	\$25.00
Shared Service Network Usage Fee	6 Free/month, \$2.00 each thereafter <i>Service provider may charge additional fees.</i>
Abandoned Property Processing	The lesser of 2% or \$25

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.