

## Business Account Fee Schedule

Effective November 1, 2019

<b>BASIC BUSINESS SAVINGS</b>	
Excess Withdrawal Fee	\$2 per withdrawal, for more than 6 withdrawals per month
<b>STANDARD BUSINESS SAVINGS</b>	
Monthly Maintenance Fee	\$10, waived with a minimum daily balance of \$1,000
Excess Withdrawal Fee	\$2 per withdrawal, for more than 6 withdrawals per month
<b>COMMERCIAL SAVINGS</b>	
Monthly Maintenance Fee	\$15, waived with a minimum daily balance of \$2,500
Excess Withdrawal Fee	\$2 per withdrawal, for more than 6 withdrawals per month
<b>BASIC BUSINESS CHECKING</b>	
Excess Transaction Fee	\$.10 per transaction over 150
<b>STANDARD BUSINESS CHECKING</b>	
Monthly Maintenance Fee	\$10, waived with a minimum daily balance of \$1,000
Excess Transaction Fee	\$.10 per transaction over 250
<b>COMMERCIAL CHECKING</b>	
Monthly Maintenance Fee	\$15, waived with a minimum daily balance of \$2,500
Excess Transaction Fee	\$.10 per transaction over 350
<b>MONEY MARKET FEES</b>	
Money Market Account Fee	\$18.00 per month if the balance falls below \$2,500.00
Excess Withdrawal Fee	\$5.00 per withdrawal in excess of 3 per month
Minimum Withdrawal Amount Fee	\$5.00 for each withdrawal below \$200.00
<b>HOLIDAY CASH STASHER FEE</b>	
Monthly Fee	\$5.00 per month if withdrawals are made between February 1 and October 31
<b>OTHER ACCOUNT FEES</b>	
Account Activity Printout	\$1.00 each (in excess of 1 per month)
Account Balancing Assistance	\$25.00 per hour
Bad Address Fee	\$5.00 per month (no fee on accounts owned by members under age 25)
Check Printing	Varies depending on the style of check ordered
Debit Card Replacement Fee	\$5.00 for each card replaced
Non-Sufficient Funds (NSF) Fee	\$30.00 for each presentment
Out-of-Network ATM Inquiry Fee	\$1.50 for each balance inquiry
Out-of-Network ATM Transaction Fee	\$1.50 for each transfer or withdrawal
Overdraft/Courtesy Pay Fee***	\$27.00 for each overdraft
Returned Loan Payment Fee (except credit card payment)	\$30.00 for each presentment
Returned Item Fee - Self-to-Self Items	\$25.00 for each returned item
Returned Item Fee - Third-Party Items	\$10.00 for each returned item
Starter Checks	\$2.00 per sheet
Stop Payment Fee	\$30.00 per item or range
***This fee applies when an overdraft is created by check, draft, debit card purchase, preauthorized debit, ACH debit, or any other electronic means.	
<b>SAFE DEPOSIT BOX FEES *</b>	
Small – 3" x 5"	\$25 per year
Medium – 3" x 10"	\$40 per year
Large – 5" x 10"	\$55.00 per year
Extra Large – 10" x 10"	\$85.00 per year (available at Meridian and Nampa only)
Lost Key	\$10.00 each
Drill Safe Deposit Box	\$225.00 or the cost of drilling, whichever is more
*Boxes are available at Eagle, South Meridian, Marketplace (Nampa), ParkCenter, and Thunderbolt Branches. Not all sizes are available at each branch.	
<b>OTHER SERVICE FEES</b>	
Account Research	\$20.00 per hour
Copy of Research Item (Check, Statement, Deposit, etc.)	\$.50 per page
Garnishments	\$10.00 each
Levies	\$10.00 each
LoanPay via Debit Card or ACH	Up to \$20 per payment
Money Order	\$3.00 each
Official Check	\$5.00 each
Official Check Exchange	\$5.00 each
Visa Gift Card	\$3.25 each
Visa Travel Money Card	\$4.00 each
Wire Transfer--Incoming	\$15.00 each on wires of \$1,000.00 or more
Wire Transfer—Outgoing Domestic	\$25.00 each
Wire Transfer—Outgoing Foreign	\$50.00 each

Please keep a copy of this document for your records.