# Business Fee Schedule

## Membership Fee
- **Monthly Service Fee**
  - Active accounts in good standing: **No charge**
  - Quarterly charge for accounts (including sub accounts) with no financial activity for one year with balances less than $50: **$5.00**

## Share Savings Account
- **No monthly fee**

## Money Market Account
- **Minimum withdrawal fee (any withdrawal or draft under $100)**: **$20.00**
- **Overdraft fee (Paid NSF) or Returned Item fee (NSF)**: **$32.00**
- **Minimum daily balance fee (assessed if balance drops below $2,500)**: **$10.00**
- **Excessive withdrawal fee (charged for each debit withdrawal in excess of six any given statement)**: **$5.00**

## Online Banking
- **Monthly fee**: **No charge**
- **Bill Pay (at least one bill sent every two consecutive months)**: **No charge**
- **Expedited electronic payment fee**: **$10 payment**
- **Expedited check payment fee**: **$30 per payment**
- **Inactive fee (less than one bill paid in two consecutive months)**: **$10.00**
- **Stop payment fee**: **$32.00**
- **Stop payment limits (maximum three items per day and five items per month)**
- **E-statements fee**: **No charge**
- **Mobile Deposit fee**: **No charge**

## CheckMate Card (Debit/ATM Card)
- **Monthly fee**: **None**
- **International Transaction fee**: **Up to 1%**
- **Card Used at ATM**
  - UVA Community Credit Union machine transactions: **No charge**
  - Each non-UVA Community Credit Union network transaction: **$0.95**
  - Daily ATM withdraw limit: **$405**
  - Daily point-of-sale (POS) withdraw limit: **$3,000**
  - Reissue Card: **$10.00**
  - Reissue Pin: **$5.00**

## Merchant Transactions
- **VISA**: **No charge**
- **Cash Advance**: **No charge**
- **Stop Payment on a Check or ACH**: **$32.00**
- **Copy of Canceled Check**: **$3.50**

## Returned Deposit Fee
- **Single party item return**: **$32.00**
- **Two party item return**: **$8.00**
- **Overdraft Fee (Paid NSF) or Returned Item Fee (NSF)** (see our Checkline-Overdraft Protection LOC)
  - **$32.00**

## Other Services and Fees
- **Call 24 Telephone Account Access**: **No charge**
- **Copy of Statement**: **$5.00**
- **Interim History of Account**: **$1 per page**
- **Safe Deposit Boxes**
  - Pantops, Patton Mansion, and Orange Branches (check each location for sizes and availability)
    - 3 x 5 = $25
    - 3 x 10 = $40
    - 4 x 10 = $50
    - 5 x 10 = $55
    - 10 x 10 = $105
- **Reconciling Account (other than first month)**: **$15 per hour**
- **Account Research (after first hour)**: **$15 per hour**
- **Cashier's Check**: **$2.50 per check**
- **Counter Checks (package of eight)**: **$2.00**
- **Travel EMV Card**: **$8.50**
- **Pre-Paid Money Card**: **$8.00**
- **VISA Gift Card Fee**: **$3.75**
- **Mortgage Loan Verification Fee**: **$10.00**
- **Levy/Garnishment Fee**: **$50.00**
- **Foreign Check Fee**: **$20/transaction**
- **Currency Conversion Fee**: **$12.00**
- **Incoming Wire Transfer**: **No charge**
- **Outgoing Wire Transfer**
  - Domestic U.S.: **$18.00**
  - International: **$50.00**
  - International (Foreign Currency): **$40.00**
- **Underwriting Fee** (quoted at time of application): **$30.00**
- **Loan Extension Request Processing Fee**: **$30.00**
- **Incorrect Address Fee**: **$5 per month**
- **Rush Order for Delivery of Debit/Credit Card**: **$25.00**

*Checkline-Overdraft Protection Line of Credit - No charge until line is accessed. Subject to interest and credit approval.

1. Transaction surcharge fee by ATM owner may apply. Members can use their CheckMate debit card surcharge free at any participating CULIANCE Network ATM.
2. Additional fees may apply, see cardholder agreement for details.
3. The Credit Union charges a $5 overdraft transfer fee on automatic transfers from your savings account to cover insufficient funds. In the event an automatic transfer from your savings account occurs, but the amount transferred is insufficient to completely cover an overdraft, this fee will be charged in addition to the overdraft and returned items fee.

Shares in all business deposit accounts will be aggregated and insured against loss up to a total of $250,000 by the National Credit Union Administration, a US government agency.
Business Analysis Checking

The Business Analysis Checking Account is designed for businesses that maintain large balances and conduct numerous transactions. A higher balance pays for your transactions, which can offset monthly maintenance and service fees.

**Analysis**

<table>
<thead>
<tr>
<th>Monthly average daily balance requirement</th>
<th>$0</th>
<th>$3,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly account maintenance fee if average daily balance falls below minimum</td>
<td>No charge</td>
<td>$15.00</td>
</tr>
<tr>
<td>Minimum to open</td>
<td>$100.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>Dividend bearing</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Minimum balance to earn dividends</td>
<td>$1,000.00</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>Maximum transactions per month</td>
<td>150</td>
<td>300</td>
</tr>
<tr>
<td>Over the limit transaction fee</td>
<td>$0.25/transaction</td>
<td>$0.25/transaction</td>
</tr>
<tr>
<td>Currency purchase (per Fed strap supplied)</td>
<td>$1.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Rolled coin purchase (per roll)</td>
<td>$0.10/roll</td>
<td>$0.10/roll</td>
</tr>
<tr>
<td>Maximum currency deposits per month</td>
<td>$5,000.00</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>For each $1,000 over the currency deposit limit</td>
<td>$1.20</td>
<td>$1.20</td>
</tr>
<tr>
<td>Rolled coin deposit</td>
<td>10 rolls/month free</td>
<td>20 rolls/month free</td>
</tr>
<tr>
<td>Online banking</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Online Bill Pay</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Automated telephone account access</td>
<td>No charge</td>
<td>No charge</td>
</tr>
</tbody>
</table>

1. No maintenance fee charged during the first month the account is opened.
2. Earnings credit rate is based on the average of the weekly auctions of the 91-day Treasury bill during the previous month. The earnings credit will be calculated on the daily collected balance of the account and will be used to offset monthly account maintenance and service fees. Any earnings credit amount which exceeds the amount of fees for the current month will not carry over to subsequent months.
3. Transactions include deposit tickets, checks paid and all deposited checks including those drawn on UVA Community Credit Union.
4. Dividends will be calculated using the daily balance method, which is an application of a daily periodic rate to the full amount of principal in the account each day.
5. Subject to application and credit approval.