

# BUSINESS FEE SCHEDULE

## USU CREDIT UNION BUSINESS CHECKING ACCOUNTS INCLUDE:

- Free Visa Debit Card
- Free Online and Mobile Branch Access
- Free E-statements

### SIMPLY FREE BUSINESS CHECKING

Set-Up Fee	FREE
Required Opening Balance	\$100.00
Monthly Remote Deposit Fee	\$30.00
Monthly Fee	FREE

	Monthly No-Charge Allowance	Charge Per Additional Item
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Items Per Month*	100	\$0.10
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### BUSINESS CHECKING

Set-Up Fee	FREE
Required Opening Balance	\$100.00
Monthly Remote Deposit Fee	\$30.00
Monthly Fee	\$10.00

	Monthly No-Charge Allowance	Charge Per Additional Item
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Items Per Month*	300	\$0.10
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### BUSINESS REWARD YOURSELF CHECKING

Account Conversion Fee	FREE
Monthly Remote Deposit Fee	*Waived
Monthly Fee	*Waived

	Monthly No-Charge Allowance	Charge Per Additional Item
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Items Per Month*	300	\$0.10
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### IOLTA BUSINESS CHECKING

Set-Up Fee	FREE
Required Opening Balance	\$0.00
Monthly Remote Deposit Fee	**\$30.00
Monthly Fee	FREE

	Monthly No-Charge Allowance	Charge Per Additional Item
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Items Per Month*	100	**\$0.10
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The information about fees is accurate as of 4/1/2024 and is subject to change. Please contact USU Credit Union for information. P.O. Box 1111, Ogden UT 84402  
1-800-248-6361 • 435-753-4080

## OTHER BUSINESS SERVICES & FEES

	Monthly No-Charge Allowance	Charge Per Additional Item
Online Bill Payments (per month)	15	\$1.00
Wire Transfers:		
Incoming:		\$10.00
Outgoing:		\$15.00
International Wires:		\$45.00
ACH Prenote Fee		\$5.00
Stop Payment Order (per check)		\$10.00
Non-Sufficient Funds (NSF)		\$22.00
Returned Deposited Check - Drawer Originated (per item)		\$18.00
Teller Check (per check)		\$1.00
Cashier's Check (per check)		\$1.00
Money Order (per order)		\$1.00
Safe Deposit Boxes		Varies By Size
Rolled Coins — in & out (per roll)		\$0.06
Coin Counting (per hour)		\$10.00
	Varies by type of coin counted and account relationship	
Account Research/Reconciliation (per hour)		\$20.00
Statement Copy		\$5.00
Check Copy		\$3.00
Notary Service		No Charge
Dormant Account Fee		\$2.00

## VISA/ATM CHARGES

Visa Card Annual Fee*	Varies by type
Visa Cash Advance Fee	1.50% of amount advanced
Reloadable Visa Fee	\$4.95
Gift Cards	\$2.50

\* Qualifying items include, but are not limited to: checks deposited; checks cashed; checks drawn off the account; and, incoming and outgoing ACH transactions. Each item exceeding the item/month threshold will be assessed a \$0.10 fee as outlined in the Business Fee Schedule. Other transaction limitations are described in common features. In order to qualify for Business Reward Yourself Checking, the business must meet one of the following at the end of each month: 1. Five transactions or more on your Goldenwest/USUCU Visa Business Credit Card 2. \$100,000 in commercial loans 3. \$50,000 average daily balance.

\*\*IOLTA Business Checking account must be tied to an operating account. Any fees assessed will be charged to the operating account.

The minimum opening balance to open a Business Checking account is \$100. No minimum monthly balance is required to maintain the account. The Business Checking account offers a tiered Annual Percentage Yield (APY) on checking balances. Please refer to our website: [usucu.org/accounts/businesschecking](https://usucu.org/accounts/businesschecking) for current dividend rates. Dividends will be compounded monthly, and credited to your account monthly. A monthly fee of \$10 will be assessed on the Business Checking account. Fee may be waived with monthly credits based on other product relationships with the Credit Union. Please refer to [usucu.org/accounts/businesschecking](https://usucu.org/accounts/businesschecking) for a complete list of fees associated with the account.