



## Business Fee and Charge Schedule

### No Changes Since 05/12/2021

This fee and charge schedule for all accounts sets certain conditions, fees and charges, applicable to your business accounts at Summit Credit Union. This schedule is incorporated as part of your account agreement with Summit Credit Union. The following fees may be assessed in connection with your account.

### Business/Organization Checking Accounts

Business Checking	<ul style="list-style-type: none"> <li>• \$5 monthly service fee, waived when you:               <ul style="list-style-type: none"> <li>○ Maintain a \$1,500 average daily balance <u>or</u></li> <li>○ Have at least one of the following: a business VISA credit card, business loan or business line of credit</li> </ul> </li> <li>• First 150 items* free each month, \$0.25 each thereafter</li> </ul>
Business Dividend Checking	<ul style="list-style-type: none"> <li>• \$15 monthly service fee, waived when you maintain a \$2,500 average daily balance</li> <li>• First 150 items* free each month, \$0.15 each thereafter</li> <li>• Earn dividends on average daily balances exceeding \$2,500</li> </ul>
Community Checking	<ul style="list-style-type: none"> <li>• No monthly fee</li> <li>• No item* fee</li> </ul>

\* Each check deposited or cleared, cash deposited or withdrawn, each ACH credit or debit, each ATM withdrawal or deposit, each Debit card transaction.

### VISA Debit Card/ATM Card fees

Deposits/withdrawals/transfers/inquiries at Summit ATM	Free
VISA merchant purchases	Free
Visa Debit Card annual fee	\$5 per year, per card, per business checking account
Non-Summit ATM* withdrawal fee (12 free each month)	\$1 per withdrawal after 12
ISA Fee – International transaction fee	1% of purchase

\*ATM owner may charge additional fees

### Other fees and charges applicable to accounts

Shared Branch	\$3 per transaction after 5 free transactions per month
NSF (Non-Sufficient Funds) Fee	\$28 each time an item is presented
OD (Overdraft) Coverage Fee	\$28 each time an item is presented
OD (Overdraft) Transfer Fee Overdraft transfer from share or line of credit	\$3 per transfer
Stop payment	\$28 each time an item is presented
Returned deposit/payment/ACH	\$10 per item
Check cashing (for members with savings only and balance of \$100 or less)	\$5 per check
Inactive/Dormant Accounts	\$5 per month
Check printing	Varies by style
Foreign item collection	Varies per item
Rolled coin	\$0.20 per roll
Currency	\$0.70 per strap
ACH Debit Origination	Varies by volume