



**Business Fee Schedule
As of 5/1/2016**

Monthly Service Fees

Account Type	
Checking <ul style="list-style-type: none"> • Business Basic Checking • Business Advantage Checking • Business Analysis Checking • Business High-Yield Checking • 	Free Free \$10.00 \$25.00
Money Market Account Balance (if less than \$1,000 at month end)	\$10.00

Business Checking Account Fees

Account Type	Basic	Advantage Checking	Analysis Checking	High Yield Checking
Checks Written/Deposited				
# of checks cleared per month	Unlimited	Unlimited	0	500
<ul style="list-style-type: none"> • Excess checks cleared per item 	No Fee	No Fee	\$0.05	\$0.05
# of checks deposited per month	Unlimited	Unlimited	500	500
<ul style="list-style-type: none"> • Excess checks deposited per mo. 	No Fee	No Fee	\$0.05	\$0.05



Account Type	Basic	Advantage Checking	Analysis Checking	High Yield Checking
Cash Coin Services				
Daily Cash Limit	Unlimited	Unlimited	\$1,500.00	\$1,500.00
• Cash Deposited per \$100	No Fee	No Fee	\$0.10	\$0.10
• Cash Purchased per \$100	No Fee	No Fee	\$0.10	\$0.10
Daily Coin Limit	Unlimited	Unlimited	\$1500.00	\$1500.00
• Coin Deposited per \$100	No Fee	No Fee	\$0.10	\$0.10
• Coin Purchased per \$100	No Fee	No Fee	\$0.10	\$0.10
Deposit Ticket	No Fee	No Fee	\$0.10	\$0.10

Debit Card Fees

Fee Description	
Debit Card Replacement Lost or Stolen	
First Time	Free
Second Time	\$10.00
Third Time	\$15.00
VISA Debit Pin Replacement	Free
VISA Debit Receipt Copy	\$4.00
Credit Union ATM Withdrawals (on-us)	Free
Nonproprietary ATM Withdrawals	\$1.00 each after 2 a month
Foreign Transaction Fee	1% of transaction amount

Overdraft and Returned Item Fees

Fee Description	
Courtesy Pay Overdraft Protection Fee	\$32.00 per item
NSF Returned Item Fee	\$32.00 per item
Overdraft Transfer Fee	\$5.00
Deposited Item Return	\$5.00 per item



Inactivity Fee

Fee Description	
Checking Account (no activity for 5 months)	\$5.00 monthly
Savings Account (24 months no activity, no other related accounts, balance less than \$500.00)	\$5.00 monthly

Excessive Transfer Fees

Fee Description	
Transfers from Savings and Sub Shares	\$7.00 each after 6 per month
Money Market Account Excessive Withdrawal	\$5.00 each after 3

Other Service Fees

Fee Description	
Abandoned Property	\$100.00
Account Reconciliation	\$15.00 per hour
Account Research (1/4 hour minimum)	\$15.00 per hour
Check Photo Copies – Maximum 10 per month	First free / \$0.25 each thereafter
Coin Counter or Rolled Coin Redemption	8% of transaction amount
Collection – Domestic	\$5.00 per item
Collection Foreign	Varies
Deposit Verification	\$10.00
Copy of IRS Tax Forms (1099,1098,etc.)	\$1.00
Legal Actions	\$100.00
Money Order	\$3.00 per item
Official Check (minimum \$100)	\$2.00 per item
Official Check Copy	\$1.00 per item
Return Mail/Bad Address	\$10.00 monthly
Share Draft Original (within 45 days)	\$5.00
Share Draft Copy	\$1.00
Statement Copy	\$1.00 per statement
Stop Payment	\$32.00 per request
Transaction History	\$1.00
Wire Transfer - Domestic (outgoing)	\$21.00
Wire Transfer - Foreign (US currency, outgoing)	\$36.00
Wire Transfer - Foreign (Foreign currency, outgoing)	\$50.00



Wire Transfer - Domestic (incoming)	Free
Wire Transfer - Foreign (incoming)	\$10.00

Online Banking Fees

Fee Description	
Bill Payment Check Copy	\$10.00
Bill Payment Returned Item	\$32.00 per item
Bill Payment Monthly Service	Free
Online Banking Monthly Service	Free
Funds Transfer:	
<ul style="list-style-type: none"> • Next Day Premium Inbound (depositing funds into an OneAZ Credit Union Account) • Next Day Premium Outbound (withdrawing funds from an OneAZ Credit Union Account) 	2 Free per month/\$3.00 thereafter
	\$10.00
Request Money	\$.50 per request
Request Money Payment	\$1.00 per payment
POP Money – Standard Delivery (withdrawing funds from a OneAZ Credit Union account to pay a person)	Free
POP Money – Next Day Delivery	\$8.00
Three Day Standard Inbound (depositing funds into a OneAZ Credit Union account)	Free
Three Day Standard Outbound withdrawing funds from an OneAZ Credit Union Account)	\$8.00

Federally Insured by the NCUA

The fees appearing on this schedule are effective for accounts as of the Effective Date indicated on this Fee Schedule. If you have questions or require current fee information on your accounts, please call the Credit Union at 602.467.4081 or 800.671.1098.