



**Business Fee Schedule  
as of 1/1/2017**

**Monthly Service Fees**

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

**Business Checking Account Fees**

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



| Account Type               | Basic            | Advantage Checking | Analysis Checking | High Yield Checking |
|----------------------------|------------------|--------------------|-------------------|---------------------|
| <b>Cash Coin Services</b>  |                  |                    |                   |                     |
| Daily Cash Limit           | <b>Unlimited</b> | <b>Unlimited</b>   | <b>\$1,500.00</b> | <b>\$1,500.00</b>   |
| • 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           | <b>Unlimited</b> | <b>Unlimited</b>   | <b>\$1500.00</b>  | <b>\$1500.00</b>    |
| • 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             |                  |                    |                   |                     |

## Debit Card Fees

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

## Overdraft and Returned Item Fees

| Fee Description                              |                  |
|--|------------------|
| <b>Courtesy Pay Overdraft Protection Fee</b> | \$32.00 per item |
| <b>NSF Returned Item Fee</b>                 | \$32.00 per item |
| <b>Overdraft Transfer Fee</b>                | \$5.00           |
| <b>Loan Overdraft Fee</b>                    |                  |
| <b>Deposited Item Return</b>                 | \$5.00 per item  |



## Inactivity Fee

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

## Excessive Transfer Fees

| Fee Description                                  |                               |
|--|-------------------------------|
| <b>Transfers from Savings and Sub Shares</b>     | \$7.00 each after 6 per month |
| <b>Money Market Account Excessive Withdrawal</b> | \$5.00 each after 3           |

## Other Service Fees

| Fee Description                                  |                                     |
|--|-------------------------------------|
| <b>Abandoned Property</b>                        | \$100.00                            |
| <b>Account Reconciliation</b>                    | \$15.00 per hour                    |
| <b>Account Research (1/4 hour minimum)</b>       | \$15.00 per hour                    |
| <b>Check Photo Copies – Maximum 10 per month</b> | First free / \$0.25 each thereafter |
| <b>Coin Counter or Rolled Coin Redemption</b>    | 8% of transaction amount            |
| <b>Collection – Domestic</b>                     | \$5.00 per item                     |
| <b>Collection Foreign</b>                        | Varies                              |
| <b>Deposit Verification</b>                      | \$10.00                             |
| <b>Copy of IRS Tax Forms (1099,1098,etc.)</b>    | \$1.00                              |
| <b>Legal Actions</b>                             | \$100.00                            |
| <b>Money Order</b>                               | \$3.00 per item                     |
| <b>Official Check (minimum \$100)</b>            | \$2.00 per item                     |
| <b>Official Check Copy</b>                       | \$1.00 per item                     |
| <b>Return Mail/Bad Address</b>                   | \$10.00 monthly                     |
| <b>Share Draft Original (within 45 days)</b>     | \$5.00                              |
| <b>Share Draft Copy</b>                          | \$1.00                              |
| <b>Statement Copy</b>                            | \$1.00 per statement                |
| <b>Stop Payment</b>                              | \$32.00 per request                 |
| <b>Transaction History</b>                       | \$1.00                              |
| <b>Wire Transfer - Domestic (outgoing)</b>       | \$21.00                             |
| <b>Wire Transfer - Foreign (outgoing)</b>        | \$36.00                             |
| <b>Wire Transfer - Domestic (incoming)</b>       | Free                                |
| <b>Wire Transfer - Foreign (incoming)</b>        | \$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                               |
| <b>Funds Transfer:</b>   |                                    |
| <ul style="list-style-type: none"> <li>• <b>Next Day Premium Inbound</b> (depositing funds into an OneAZ Credit Union Account)</li> <li>• <b>Next Day Premium Outbound</b> (withdrawing funds from an OneAZ Credit Union Account)</li> </ul> | 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 844.663.2928.