

Business Fee Schedule

Monthly Maintenance Fees

Account Type	Fee
Basic Checking	Free
Advantage Checking	Free
Analysis Checking	\$10.00
High-Yield Checking	\$25.00
Money Market Account Balance If the account balance is less than \$1,000.00 at month end.	\$10.00

Checking Account Fees

Checks Written/Deposited

Description	Basic	Advantage	Analysis	High-Yield
Monthly Check Clearing Limit	Unlimited	Unlimited	0	500
Excess Check Clearing Fee Fee is charged per item cleared.	None	None	\$0.05	\$0.05
Monthly Check Deposit Limit	Unlimited	Unlimited	500	500
Excess Check Deposit Fee Fee is charged per item deposited.	None	None	\$0.05	\$0.05

Cash/Coin Services

Description	Basic	Advantage	Analysis	High-Yield
Daily Cash Limit	Unavailable	Unavailable	\$1,500.00	\$1,500.00
Excess Cash Deposited Fee is charged per \$100.00 deposited over the Daily Cash Limit.	Unavailable	Unavailable	\$0.10	\$0.10
Excess Cash Purchased Fee is charged per \$100.00 purchased over the Daily Cash Limit.	Unavailable	Unavailable	\$0.10	\$0.10
Daily Coin Limit	Unavailable	Unavailable	\$1,500.00	\$1,500.00
Excess Coin Deposited Fee is charged per \$100.00 deposited over the Daily Coin Limit.	Unavailable	Unavailable	\$0.10	\$0.10
Excess Coin Purchased Fee is charged per \$100.00 purchased over the Daily Coin Limit.	Unavailable	Unavailable	\$0.10	\$0.10
Deposit Ticket	Unavailable	Unavailable	\$0.10	\$0.10

Debit Card Fees

Description	Fee
Debit Card Replacement (Lost or Stolen)	First Time Free Second Time \$10.00 Thereafter \$15.00
Visa® Debit PIN Replacement	Free
Visa® Debit Receipt Copy	\$4.00
Credit Union ATM Withdrawals (on-us)	Free
Non-proprietary ATM Withdrawals	\$1.00 per transaction after two transactions per month
Foreign Transaction Fee	1.00% of the transaction amount

Overdraft & Returned Item Fees

Description	Fee
Courtesy Pay Overdraft Protection Fee	\$32.00 per item (\$35.00 per item effective 09/01/17)
NSF Returned Item Fee	\$32.00 per item (\$35.00 per item effective 09/01/17)
Overdraft Transfer Fee	\$5.00
Loan Overdraft Fee	\$5.00
Deposited Item Return	\$5.00 per item

Inactivity Fee

Description	Fee
Checking Account After no activity for five months.	\$7.00 per month
Savings Account After no activity for six months, no products other than a savings account on the membership, and a balance less than \$500.00.	\$7.00 per month

Excessive Transfer Fee

Description	Fee
Transfer from Savings and Sub-shares	\$7.00 each after six per month

Other Service Fees

Description	Fee	
Abandoned Property	\$100.00	
Account Reconciliation	\$15.00 per hour	
Account Research One quarter hour minimum.	\$15.00 per hour	
Check Photocopies Maximum of 10 per month.	First item per month	Free
	Thereafter	\$0.25 per item
Coin Counter or Rolled Coin Redemption	8.00% of the transaction amount	
Collection (Domestic)	\$5.00 per item	
Collection (Foreign)	Varies	
Deposit Verification	\$10.00	
Copy of IRS Tax Forms (e.g. 1099, 1098, etc.)	\$1.00	
Legal Actions (e.g., Levy, Garnishment)	\$100.00	
Official Check	\$5.00 per item	
Official Check Copy	\$1.00 per item	
Return Mail/Bad Address	\$10.00 per month	
Share Draft Copy	\$1.00	
Statement Copy	\$1.00 per statement	
Stop Payment	\$32.00 per item (\$35.00 per item effective 09/01/17)	
Transaction History	\$1.00	
Wire Transfer (Domestic Outgoing)	\$21.00	
Wire Transfer (Domestic Incoming)	Free	
Wire Transfer (Foreign Outgoing)	\$36.00	
Wire Transfer (Foreign Incoming)	\$10.00	

Online Banking Fees

The following fees apply exclusively to Sole Proprietorships. All other business types utilize Cash Management.

Description	Fee	
Bill Payment Check Copy	\$10.00	
Bill Payment Returned Item (NSF)	\$32.00 per item	
Bill Payment Monthly Service	Free	
Online Banking Monthly Service	Free	
Funds Transfer (Next Day Premium Inbound) Depositing funds into a OneAZ Credit Union account.	First two per month	Free
	Thereafter	\$3.00 per item
Funds Transfer (Next Day Premium Outbound) Withdrawing funds from a OneAZ Credit Union account.	\$10.00	
Request Money	\$0.50 per request	
Request Money Payment	\$1.00 per payment	
POP Money (Standard Delivery) Withdrawing funds from a OneAZ Credit Union account to pay an individual.	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 a 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 for your accounts, please call the Credit Union at (844)663-2928.