



# Business Fee Schedule

## Effective January 1, 2020

### ATMs – Empower Network

Transaction	No Fee
Surcharge	No Fee
No fee when using an Empower Debit and/or Credit Card at these locations	

### ATMs – Allpoint Network

Transaction	10 free per month, then \$2.00 per transaction
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#### Empower Debit Card

Surcharge (Allpoint Network)	No surcharge for Empower Debit Card
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### ATMs-Out-of-Network & Point of Sale PIN-Based Debit Transactions

Non-Empower or Out of Network Transaction	10 free per month, then \$2.00 per transaction
Surcharge	Non-Empower/Non-Allpoint ATMs may assess a surcharge. Owners of the ATMs assess these surcharges.

### Business Checking Products

#### Business Checking

Monthly Maintenance Fee	Free
Transactions allowed per statement cycle	Free
Coin & Currency Deposited per statement cycle	Free
Coin & Currency Furnished per statement cycle	Free
Cash Management Services <sup>1</sup>	Please contact a Business Specialist for details.

#### IOLTA Checking

Monthly Maintenance Fee	Free
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### Business Money Market Account

Monthly Maintenance Fee	Free
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### Cash Management Services<sup>1</sup>

Additional services & pricing available	Please contact a Business Specialist for details.
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## Business Mastercard®: Credit and/or Debit

Replacement Card	\$5.00 each
Expedited Card	\$25.00 each
Late Payment/Over-the-limit fee	\$25.00 each

## Miscellaneous Business Services

Account Reconciliation/Research Fee	\$25.00 per hour
Basic Business Online Banking	Free
Bill Pay	Free
Cashier's Check	\$1.00 each
Check Printing/Deposit Slips	Cost plus postage
Check Protest/Collection Item	\$25.00 each
Copy of Statement/Cleared Draft	\$2.00 per page
Inactive Account <sup>2</sup>	\$25.00 per quarter
Legal Processing Fee	\$75.00 per occurrence
Mailed Statement or e-Statement	Free
Money Order	\$1.00 each
New or Replacement Loan Coupon Book	\$20.00 each
Night Drop Service <sup>3</sup>	Free
Night Drop Key Replacement Fee <sup>3</sup>	\$5.00 per key
Non-member Check Cashing Fee	\$5.00 per check
Phone Transfers	\$5.00 each
Returned Deposited Item	\$25.00 each
Share Account Closing	\$10.00 (if within 90 days of opening)
Stop Payment	\$15.00 each

## Overdraft Fees

Overdraft/Non-sufficient funds	\$25.00 each
Overdraft/Uncollected funds	\$25.00 each
Point of Sale/Debit Overdraft	\$25.00 each
Auto-transfer from Overdraft Line of Credit	\$2.00 per transfer

## Safe Deposit Box Annual Rental Rates<sup>3</sup> (Contents of boxes are not NCUSIF insured.)

3" x 5"	\$20.00
3" x 10"	\$60.00
5" x 5"	\$40.00
5" x 10"	\$80.00
10" x 10"	\$120.00

## Wire Transfer Fees

Incoming domestic wire	\$10.00 each
Outgoing domestic wire	\$15.00 each

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Insured by NCUA.

1. Additional monthly fees and transaction fees may apply. Cash management services requires business checking account to be enrolled.
2. Accounts will be assessed a quarterly inactive fee following 12 months of no activity.
3. Available only at select Empower Federal Credit Union locations – see branch for details.

Service charges are subject to change upon thirty (30) days prior notice, unless there is a supplier price change, or a longer notice is required by law. The fees included on this Business Schedule of Fees document are in addition to any fees listed in any Empower Federal Credit Union disclosures, terms and conditions, account agreements or any other document provided by Empower Federal Credit Union.

