

# Business Fee Schedule

Effective August 1, 2018

## Convenient Business Options

**Business Essential Checking** - Opened with \$100  
 Monthly service fee<sup>1</sup> .....\$10  
 100 FREE combined transactions<sup>2</sup> (each statement cycle)  
 Each excess transaction ..... \$0.30

**Business Enterprise Checking** - Opened with \$100  
 Monthly service fee<sup>3</sup> .....\$20  
 250 FREE combined transactions<sup>2</sup> (each statement cycle)  
 Each excess transaction ..... \$0.30

**Business Non-Profit Checking** - Opened with \$25  
 No monthly service or transaction fees

**Business Access Checking** - Opened with \$50  
 No monthly service fee  
 25 FREE combined transactions<sup>2</sup> (each statement cycle)  
 Each excess transaction ..... \$0.75

**Business Money Market Account** - Opened with \$100  
 Monthly service fee<sup>4</sup> .....\$10

## General Fees

Check or statement copy ..... \$5.00  
 Check orders..... prices vary; subject to change without notice  
 Courtesy Pay overdraft ..... \$35.00  
 Debit card replacement..... \$5.00  
*3 free replacements per calendar year*  
 Express mail or card delivery..... \$25.00  
 Foreign check collection ..... \$35.00  
 Garnishment/levy services.....\$100.00  
 Loan application fee (based on loan type) ..... up to \$50.00  
*Business mortgage origination or refinancing fee disclosed upon application*  
 Membership fee..... \$10.00  
 Minimum share balance fee.....\$5.00/month  
*This monthly fee is waived if you have a \$250 average daily balance in the business savings account*  
 Money orders ..... \$5.00  
 Non-member returned item ..... \$15.00  
 New dormant accounts ..... \$10.00 per month  
*Fee applies after 12 months with no financial activity.*  
 Nonsufficient funds..... \$35.00  
*Returned check, ATM, ACH, or debit card or Visa® overdraft*  
 Official check ..... \$5.00

Certain charges subject to change without notice. <sup>1</sup>Fee will be assessed if the average daily balance is less than \$10,000 OR loan balances of at least \$25,000 is not maintained and in good standings on the account. <sup>2</sup>Item processing charge includes check writing, deposits, deposited items, ACH transactions, Shared Branching, and Bill Pay. <sup>3</sup>Fee will be assessed if the average daily balance is less than \$25,000 OR loan balances of at least \$100,000 is not maintained and in good standings OR at least 20 debit card transactions are not performed (ATM transactions not included) on the account. <sup>4</sup>Fee will be assessed if the average daily balance is less than \$25,000. The fees will be dependent upon the activity of each account.

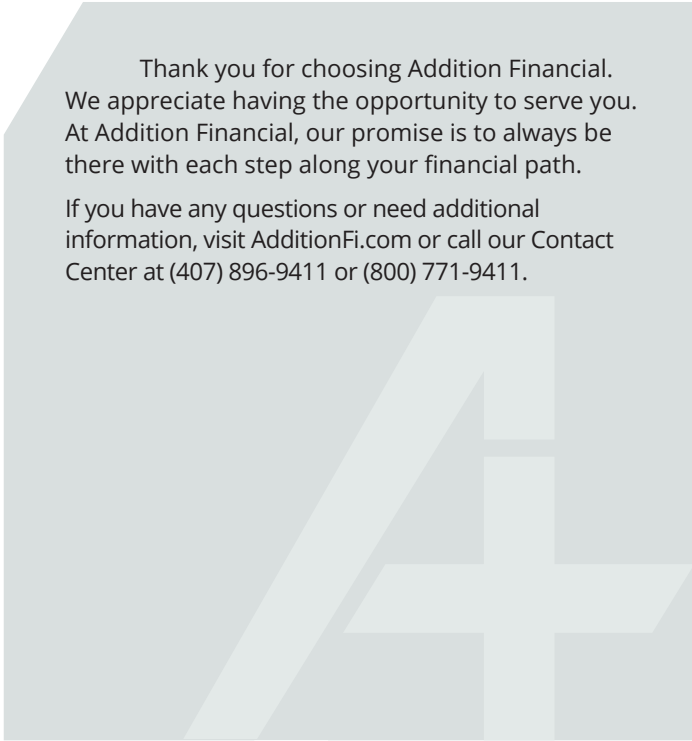
Online Bill Pay inactivity fee ..... \$8.00  
*This fee is assessed if Bill Pay is not used to pay at least one bill within a 90-day period.*  
 Overdraft protection from share account..... \$3.00  
 Reconciliation research service ..... \$20.00 per hour  
*Research fee waived if error was made by credit union*  
 Returned mail/invalid address ..... \$5.00  
 Stop payment/pre-authorized item or check ..... \$25.00  
 Verification of deposit/mortgage payoff ..... \$10.00

## Wire Transfers

Incoming..... \$10.00  
 Outgoing (domestic)..... \$30.00  
*Western Union® Quick Cash (non-domestic) .....\$55.00*  
 Outgoing (non-domestic) ..... \$50.00  
 Non-domestic wire message ..... \$25.00

## Non-Addition Financial ATMs

Deposits (if available) ..... \$1.75  
 Withdrawal/transfer ..... \$1.75  
 Balance inquiry..... \$1.75  
*ATM owner/operator may charge additional fees (surcharge)*



Thank you for choosing Addition Financial. We appreciate having the opportunity to serve you. At Addition Financial, our promise is to always be there with each step along your financial path. If you have any questions or need additional information, visit [AdditionFi.com](http://AdditionFi.com) or call our Contact Center at (407) 896-9411 or (800) 771-9411.



1000 Primera Blvd | Lake Mary, FL 32746  
 800-771-9411 | 407-896-9411 | [AdditionFi.com](http://AdditionFi.com)

Count us in.



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