

# Business Fee Schedule

Effective January 1, 2020

## 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	
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**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
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## General Fees

Check orders .....	prices vary; subject to change without notice
Copy of check or statement .....	\$5.00
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
Monthly Account Statements:	
Electronic .....	Free
Paper (mailed) .....	\$5.00
Non-member returned item .....	\$15.00
New dormant accounts .....	\$10.00 per month

*Fee applies after 12 months with no financial activity.*

*Certain charges subject to change without notice. 1Fee 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. 2Item processing charge includes check writing, deposits, deposited items, ACH transactions, Shared Branching, and Bill Pay. 3Fee 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. 4Fee will be assessed if the average daily balance is less than \$25,000. The fees will be dependent upon the activity of each account.*

Nonsufficient funds .....	\$35.00
<i>Returned check, ATM, ACH, or debit card or Visa® overdraft</i>	
Official check .....	\$5.00
Overdraft protection from share account .....	\$3.00
Reconciliation research service .....	\$20.00 per hour
<i>Research fee waived if error was made by credit union</i>	
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) .....	\$75.00

## Non-Addition Financial ATMs

Deposits (if available) .....	\$2.00
Withdrawal/transfer .....	\$2.00
Balance inquiry .....	\$2.00

*ATM owner/operator may charge additional fees (surcharge)*

Thank you for placing your trust in Addition Financial. Addition Financial is all about doing more for your business. More room to grow your company. More time to plan for the future. More knowledge and empowerment. More conquered challenges and dreams realized. Because when it comes to having your back financially, you can count us in.



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Count us in.

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