



FEE SCHEDULE

Effective September 15, 2020

Checking Accounts

CheckONE™

- ◆ Monthly Service Fee Free
(No minimum balance required)
- ◆ CO-OP and Allpoint Networks ATMs Free
- ◆ ATM Withdrawal Fees, out of Network \$1.00

Basic Business Checking

- ◆ Monthly Service Fee \$5.00
(If average daily balance is less than \$500, 50 items free)
- ◆ Per item over the Maximum Limit \$0.25

Value Business Checking

- ◆ Monthly Service Fee \$10.00
(If average daily balance is less than \$1,500, 150 items free)
- ◆ Per item over the Maximum Limit \$0.25

Premier Business Checking

- ◆ Monthly Service Fee \$20.00
(If average daily balance is less than \$3,000, 300 items free)
- ◆ Per item over the Maximum Limit \$0.25

Checking Account Fees

- ◆ Non-Sufficient Funds (NSF) and ACH Overdraft per presentment \$30.00
- ◆ Optional Overdraft Courtesy Pay Service per presentment \$30.00
- ◆ Stop Payment per presentment \$30.00
(In Branch or Member Contact Center)
- ◆ Stop Payment per presentment (In Online Banking) ... \$14.00
- ◆ Uncollected Funds/UCF per presentment \$30.00
- ◆ Relationship Checking Monthly Fee \$7.00*
- ◆ Relationship Plus Checking Monthly Fee \$12.00**
- ◆ Solutions Checking Monthly Fee \$10.00

Online Bill Pay

- ◆ Same-day Non-Electronic Payment (per item) \$19.95
- ◆ Same-Day Electronic Payment (per item) \$14.95
- ◆ Non-Sufficient Funds (NSF) (per item) \$30.00
- ◆ Stop Payment paid by check (per item) \$30.00

Checking or Savings

- ◆ Returned Checks written by 3rd Party \$10.00
- ◆ Returned Check on Another Bank \$30.00
- ◆ Deposit/Collection (Foreign Check) varies per item
- ◆ Counter Checks per item \$2.50
- ◆ Official Checks per item (1 Free Per Day) \$4.00
- ◆ Money Management Account Excessive Transaction Fee (Transaction>6 per month) \$30.00
- ◆ Inactive Checking Fee \$5.00
Monthly fee assessed on accounts with balances less than \$100 and no activity for one year or more
- ◆ Inactive Share Account Fee (per month) \$5.00
Monthly fee assessed on accounts with balances less than \$100 and no activity for one year or more
- ◆ Dormant Monthly Account Fee \$5.00
- ◆ Uncollected Funds/UCF per item. \$30.00

Visa Debit Card

- ◆ ATM Withdrawal Fees, out of Network \$1.00
- ◆ Replacement card or Pin. \$5.00
- ◆ Photocopy of sales draft \$5.00
- ◆ Foreign Transaction Fee 1% of total transaction
(in U.S. dollars)
- ◆ Express Shipping Fee (Debit/Credit Card) \$35.00

Wire Transfer

- ◆ Outgoing Domestic \$15.00
- ◆ Outgoing International \$50.00

Other Miscellaneous Fees

- ◆ Account Reconciliation/Research per hour. \$25.00
- ◆ Bad Address Maintenance per month \$5.00
- ◆ Escheatment Processing \$50.00
- ◆ Garnishment of Account \$50.00
- ◆ Levy Against Account \$50.00
- ◆ Medallion Signature Guarantee Free
- ◆ Statement/Check Copy \$5.00
- ◆ Stop Payment of Official Check \$30.00
- ◆ Verification of Deposit \$15.00
- ◆ ePayment Fee (per item) \$5.00
Waived, if set as a recurring automated payment

*Relationship Checking requirements to avoid a monthly checking fee are Direct Deposit/allotment, or a \$1,000 minimum checking balance, or a \$5,000 combined savings & loans balance. ** Relationship PLUS Checking requirements to avoid a monthly checking fee are a \$10,000 average daily checking balance or \$25,000 combined savings & loan balance. Relationship PLUS Checking account must maintain an average daily balance of \$10,000 in order to earn dividends. All Commonwealth One checking accounts come with unlimited ATM transactions at Commonwealth One locations. Relationship and Relationship Plus checking accounts come with 5 free non-Commonwealth One ATM transactions per month, and assessed a \$1.00 convenience fee thereafter.