

Launch FCU Business Account Fee Schedule

This Fee Schedule is **effective March 1, 2018**.

Business Savings: A Savings account is required to establish membership. The minimum opening deposit is \$5. A minimum daily balance of \$200 is required to earn the stated annual percentage yield. Account transfer and withdrawal limitations apply.

Business Checking: A minimum daily balance of \$1,000 is required to obtain the stated annual percentage yield. There is a \$10 monthly maintenance fee.

Non-Profit Business Checking: A minimum daily balance of \$1,000 is required to obtain the disclosed annual percentage yield.

ALL BUSINESS ACCOUNTS

Bad Address Fee – Per Month	\$5.00	Official Check	\$3.00 each
Check Cashing Fee (Members with Savings Only & Check to be Cashed is More Than Amt. Available)	\$5.00	Returned Transactions	
Business Exchange On-us Check	\$10.00	Overdraft Transfer Fee	\$10.00
Change Account Status Fee	\$25.00	NSF Fee (Insufficient funds for checks or ACH)	\$30.00
Collection Items		UCF Fee (Uncollected funds for checks or ACH)	\$30.00
Canadian Items	\$20.00	Returned Deposit Fee	\$10.00
All Other Foreign Collection Items	Actual Cost	Returned Check Fee (To Me from Me)	\$30.00
Document Convenience Fees		Statement Copy	\$5.00
Photocopy Fee, per page	\$1.00	Account History (since last statement)	\$5.00
Fax Service Fee, per page	\$1.00	Account Reconciliation, per hour	\$20.00
Send Document by Overnight Carrier	Actual Cost	Stop Payment Removal Fee	\$10.00
Guaranteed Signature Fee	\$5.00	Stop Payment Fee	\$30.00
Early Closing Fee (within 6 mos. of opening)	\$10.00	Research Fee, per hour (\$5.00 minimum)	\$30.00
Escheat Administrative Fee	\$25.00	Verification of Deposit	\$15.00
Inactive Account Fee (All Suffixes. Monthly fee after 1 year.)	\$5.00	Check Copy Fee	\$3.00
		Levies, Writs & Garnishments (per document)	\$50.00

WIRE TRANSFERS

Incoming Wire Fee	\$10.00	Outgoing Foreign Wire Fee	\$50.00
Outgoing Domestic Wire Fee	\$25.00		

SAFE DEPOSIT BOXES

3 x 5 box, per year	\$40.00	10 x 10 box, per year	\$115.00
3 x 10 box, per year	\$60.00	Safe Deposit Key Drilling	\$125.00
5 x 5 box, per year	\$60.00	Safe Deposit Key Replacement	\$10.00
5 x 10 box, per year	\$80.00		

*box sizes are subject to availability

24-HOUR ACCESS SERVICES

Card Replacement Fee	\$5.00	Expedited Card Order	Actual Cost
Transaction Fee, (Non Launch FCU ATM)	\$2.00	Payment Verification Copy	\$5.00
Digital Banking Person to Person Transfer.....	\$1.00		