Additional Business Banking Account Fees

Business Online Banking Access	Free (up to 3 users) **$5** per month (per additional user)	
Online ACH Module Set Up	**$25** per month **$25** (remote) and **$75** (onsite visit)	
Business Billpay	**$9.95** per month for 1st 10 payments $0.40 per additional payment. Waived if owner has with Tech CU either business loan or personal and business assets of at least $10,000.	
Notary Service fee	**$10** per signature on non-Tech CU documents	
Collection Item (Non-U.S. Financial Institution)	**$15**	per check
Money Order Fee	**$5**	
Official Check Fee	**$5**	
Returned Deposited Item Fee	**$25**	
Account Research Fee	**$25**	min./hour
Statement Copy Fee	**$2**	per page
Stop Payment Fee	**$15**	per request
Travelers Checks Fee	**$2**	per $1000
Travelers Checks Fee (for two)	**$5**	per $1000
Verification of Deposit/Letter Fee	**$10**	
Incoming Domestic Wire Fee	**$15**	
Incoming International Wire Fee	**$15**	
Outgoing Domestic Wire Fee	**$20**	
Outgoing International Wire Fee	**$38**	
Returned NSF/Paid NSF* Fee	**$28**	no maximum
Non-Tech CU ATM Transactions	**$5**	free per month

($1 per additional transaction); CO-OP transactions excluded

OTHER FEES

The Credit Union may impose the following fees, if necessary.

- Each of the following ATM transactions may receive a $1 charge on non-Network ATMs: Withdrawals, Share-to-Share Transfers and Balance Inquiries.
- Visa charges 1% for all multi-currency transactions and .8% for international single currency transactions. For transactions initiated in foreign countries or currencies, any international service assessment or currency conversion fee imposed by Visa (or any other network) is added to the credit, debit or ATM transaction amount.
- Automated Clearing House (ACH) transactions that are returned will incur a $28 fee.
- Duplicate statement copy fee is $5 per statement.
- Cleared check copy fee is $2 per check.
- eCheck charges for new or existing account deposits or loan payments are $10 per transaction.
- CheckCard replacement fee is $5 per card.
- Response to legal process is $20 (minimum).
- Signature Guarantee is $5 per signature.
- Non-member cashing a member's check is $10 per check.
- Members are required to keep the Credit Union informed of their current address. If the Credit Union has to seek out the address, the member will be charged a research fee of $5 (minimum) per hour. The charge will not occur more than once per 12 months.
- Check orders on Basic Business Checking, Interest Business Checking, and Money Market Plus are subject to a standard fee from a third-party vendor, based on the types of checks you choose. Ask a Tech CU representative for details.
- Requesting a letter authorizing a vehicle to travel outside of the United States will cost $10.
- Checking account reinstatement will cost $50.
- Dormant Account Fee: Accounts (except IRA and non-matured certificate accounts) that are inactive for 24 months or more will be assessed a $5/month fee; imposed beginning the 30th month.
- Escheatment Process Fee: $2.00 for sending each/annual notice of possible escheatment (for account balances above $50.00).

*If you have not established an overdraft protection source with available funds or credit, Tech CU may at our discretion pay or return checks, automatic clearinghouse and online banking payments presented against insufficient funds and charge Returned NSF/Paid NSF fee.

Non-Sufficient Funds is when we determine that you do not have enough available funds in your checking account to cover an item, then we either decline or return the item unpaid (a Returned NSF item), or we authorize and pay the item and overdraw your account (a Paid NSF item).

We will not pay ATM cash withdrawals or everyday debit card purchase transactions against insufficient funds. Negative balances must be restored immediately on demand.

For more information about Tech CU's financial products, services, and business hours, please contact us:

online
www.techcu.com/business

telephone
(408) 451-9111

toll free
(800) 553-0880

techCU TECHNOLOGY CREDIT UNION | Business Banking

NCUA Federally insured by NCUA

EQUAL HOUSING LENDER

Share and retirment accounts are federally insured up to $250,000 by the National Credit Union Administration, a U.S. Government agency.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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techCU TECHNOLOGY CREDIT UNION

Business Schedule of Fees and Charges

BUSINESS CHECKING

Tech CU offers three Business Checking account options to meet your Business Banking needs. All checking accounts enjoy the following benefits:

- Free Business VISA® CheckCard
- Free Business Online Banking, including Bill Pay, eStatements and Alerts
- Overdraft Protection*

Business Basic Checking Account

The Business Basic Checking Account is designed for members who want a low-cost checking account to manage their small business needs.

Business Interest Checking Account

Tech CU's Business Interest Checking Account offers an affordable checking alternative with the benefit of earning dividends. For current interest rates, please visit techcu.com/businesschecking.

Business Analyzed Checking Account

Business Analyzed Checking Account is designed for members with a high transaction volume, high average balance, and subscribes to Cash Management Products or Services. These accounts allow businesses to reduce or eliminate account fees with a monthly credit allowance. The business's account balance is used to determine how much the business gets, for free, as a monthly credit they can put toward account fees. The business only has to pay fees that exceed this allowance.

BUSINESS SAVINGS

Tech CU makes it easy for your business to spend less and save more with a Business Savings account.

BUSINESS MONEY MARKET AND BUSINESS MONEY MARKET PLUS ACCOUNTS

For small business owners who prefer to combine flexibility with higher dividends, Tech CU now offers Business Money Market and Business Money Market Plus accounts.

	Business Savings Account	Business Basic Checking Account	Business Interest Checking Account	Business Money Market Account	Business Money Market Plus Account	Business Analyzed Checking Account
Opening Deposit Amount	$25.00	$100.00	$100.00	$2,500.00	$50,000.00	$100.00
Minimum Balance to Earn Dividends	$25.00	N/A	$.01	$2,500.00	$2,500.00	N/A
Minimum Balance to Waive Fee	N/A	N/A	$5,000.00 (average daily balance)	$2,500.00. No dividends will be paid between $0.00–$2,499.99	$2,500.00. No dividends will be paid between $0.00–$2,499.99	N/A
Minimum Balance Fee	N/A	N/A	$10.00	$6.00	N/A	N/A
Monthly Maintenance Fee	$3, monthly maintenance fee applies to Membership with a Business Share Savings Account only, if the monthly average balance drops below $100.	$5.00 (waived for Non-profit accounts)	N/A	N/A	N/A	$12.00
Free Transactions	25/month	250/month	500/month	25/month	25/month	N/A
Excess Transaction Fee Amount	$2.00 for both debits and credits	$0.50 for both debits and credits	$0.50 for both debits and credits	$2.00 for both debits and credits	$2.00 for both debits and credits	$0.10 for both debits and credits
Maximum Cash/Coin Deposits/Withdrawals Amount per Month	$500.00	$1,500.00	$2,500.00	$500.00	$500.00	N/A
Excess Transaction Fee for Cash Deposits/Withdrawals	$0.20 per $100.00	$0.10 per $100.00	$0.10 per $100.00	$0.20 per $100.00	$0.20 per $100.00	N/A
Coin Purchases (Rolls) Allowed per Month	4 Free	4 Free	4 Free	4 Free	4 Free	N/A
Excess Transaction Fee for Coin Purchases	$0.20 per roll	$0.10 per roll	$0.10 per roll	$0.20 per roll	$0.20 per roll	N/A
Dividend Calculation Method	Daily Balance Method. Dividends are calculated daily and paid quarterly.	N/A	Daily Balance Method. Dividends are calculated daily and paid monthly.	Daily Balance Method. Dividends are calculated daily and paid monthly.	Daily Balance Method. Dividends are calculated daily and paid monthly.	N/A
Transaction Information	The number of non-personal withdrawals out of non-checking accounts is limited to six per month, which may be initiated by check, CheckCard/debit card, overdraft protection transfer, or similar order payable to third parties. Reg D monitoring of this account will occur.	N/A	N/A	The number of non-personal withdrawals out of non-checking accounts is limited to six per month, which may be initiated by CheckCard/debit card, overdraft protection transfer, or similar order payable to third parties. Reg D monitoring of this account will occur.	The number of non-personal withdrawals out of non-checking accounts is limited to six per month, which may be initiated by check, CheckCard/debit card, overdraft protection transfer, or similar order payable to third parties. Reg D monitoring of this account will occur.	N/A
Check Writing/CheckCard Transactions	N/A	Yes	Yes	N/A	(See Transaction Information)	Yes

We reserve the right to change, add or delete fees at any time and upon notice when required by law. If you have any questions regarding any of the fees outlined in this schedule or for additional information about Tech CU Business Banking's suite of products and services, please visit **www.techcu.com/business**, call **(800) 448-1467**, or email the Business Banking team at **businessbanking@techcu.com**.

*Limits apply. See **Additional Business Banking Account Fees**. Overdraft protection is available only on checking accounts. Checking account holders can establish overdraft protection transfers from a Tech CU Share Savings Account or a Tech CU credit line (credit approval required). If you have not established an overdraft protection source with available funds or credit, Tech CU may at our discretion pay or return checks, automatic clearinghouse and online banking payments presented against insufficient funds and charge Returned NSF/Paid NSF Fee.