

Additional Business Banking Account Fees

Business Online Banking Access	Free (up to 3 users) \$5 per month (per additional user)
ACH Origination Module	\$25 per month
ACH Module Set Up	\$25 (remote) and \$75 (onsite visit)
Returned ACH Originated Transaction Fee	\$12 per item
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 (per hour)	\$25 (minimum)
Duplicate Statement	\$5 per statement
Stop Payment Fee	\$15 per request
Verification of Deposit/Letter Fee	\$10
Outgoing Domestic Wire Fee	\$20
Outgoing International Wire Fee	\$38 per wire originated in Business Online Banking \$55 per wire originated in Branch or Consumer Online Banking
Returned NSF/Paid NSF* (Checks & ACH) Fee	\$28 no maximum

- Cleared check copy fee is \$2 per check.
- eCheck is \$10 per transaction.
- Debit Card 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.
- Current Address Research fee is \$5 (minimum) per hour if the Credit Union has to seek out the current address of a member. (Not to occur more than once per 12 months.)
- Check orders on Business Basic Checking, Business Interest 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.
- Inactive Account fee (accounts inactive for 29 months or more) \$5 per month, imposed beginning the 30th month (excludes IRA and non-matured certificate accounts).
- Escheatment Process fee: \$2.00 for sending each/annual notice of possible escheatment (for account balances above \$50.00).

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

online
techcu.com/Business

telephone
(408) 451-9111

toll free
(800) 553-0880



Business Schedule of Fees and Charges

OTHER FEES

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

- 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.

*If you have not established an overdraft protection source with available funds or credit, Tech CU may at our discretion pay or return checks, Automated Clearing House and Online Banking payments presented against insufficient funds and charge a 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.



Share and retirement 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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BUSINESS CHECKING

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

- Free Business VISA® Debit Card
- Free Business Online Banking, including 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/Business.

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 Custom** Membership	Business Savings Account	Business Basic Checking Account	Business Interest Checking Account	Business Money Market Account	Business Money Market Plus Account
Entrance Fee	Membership can be established by paying a \$5 non-refundable fee	N/A	N/A	N/A	N/A	N/A
Opening Deposit Amount	N/A	\$25.00	\$100.00	\$100.00	\$2,500.00	\$2,500.00
Minimum Balance to Earn Dividends	N/A	\$25.00	N/A	\$.01	\$2,500.00	\$2,500.00
Minimum Balance to Waive Fee	N/A	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.
Minimum Balance Fee	N/A	N/A	N/A	\$10.00	\$6.00	N/A
Monthly Maintenance Fee	N/A	\$3, monthly maintenance fee applies to Membership with a Business Primary Savings Account only, if the monthly average balance drops below \$100.	\$5.00 (waived for Non-profit accounts)	N/A	N/A	N/A
Free Transactions	N/A	25/month	250/month	500/month	25/month	25/month
Excess Transaction Fee Amount	N/A	\$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
Maximum Cash/Coin Deposits/Withdrawals Amount per Month	N/A	\$500.00	\$1,500.00	\$2,500.00	\$500.00	\$500.00
Excess Transaction Fee for Cash Deposits/Withdrawals	N/A	\$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
Coin Purchases (Rolls) Allowed per Month	N/A	4 Free	4 Free	4 Free	4 Free	4 Free
Excess Transaction Fee for Coin Purchases	N/A	\$0.20 per roll	\$0.10 per roll	\$0.10 per roll	\$0.20 per roll	\$0.20 per roll
Dividend Calculation Method	N/A	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.
Transaction Information	N/A	The number of non-personal withdrawals out of non-checking accounts is limited to six per month, which may be initiated by phone, online, 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 phone, online, 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, debit card, phone, online, overdraft protection transfer, or similar order payable to third parties. Reg D monitoring of this account will occur.
Check Writing/Debit Card Transactions	N/A	N/A	Yes	Yes	N/A	(See Transaction Information)

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 techcu.com/Business, call (800) 553-0880, or email the Business Banking team at info@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, Automated Clearing House and Online Banking payments presented against insufficient funds and charge a Returned NSF/Paid NSF fee.

**Membership can be established by either paying a \$5 non-refundable fee or by depositing \$25.00 in a membership savings account. The \$25.00 balance is not available for transactions and must remain in the account for membership.