

## ACCOUNT SERVICE FEES

	PRICE	UNIT
Account Maintenance - Business Basic Checking <sup>1</sup>	\$5	Per month
Account Maintenance - Business Savings <sup>2</sup>	\$3	Per month
Minimum Balance - Business Interest Checking <sup>3</sup>	\$10	Per month
Minimum Balance - Business Money Market <sup>3</sup>	\$6	Per month
Account Research (one hour minimum)	\$25	Per hour
Check Order	Custom	Custom bid from vendor
Checking Account Reinstatement	\$50	Per instance
Cleared Check Copy	\$2	Per check
Collection Item	\$15	Per item
Deposited Item Returned	\$25	Per item
Duplicate Statement	\$5	Per statement
Excess Currency Deposited (per month) <sup>4</sup>	\$0.10 - \$0.20	Per \$100 over \$2,000
Excess Transaction Fee <sup>4</sup>	\$0.50 - \$2.00	Per debit or credit
Inactive Account <sup>5</sup>	\$5	Per month
Non-member cashing a member's check	\$10	Per check
Notary Service	\$10	Per signature
Official Check	\$5	Per item
Response to Legal Process	\$20	Minimum per instance
Returned Check/ACH Non-Sufficient Funds* (NSF)	\$28	Per item (no limit)
Signature Guarantee	\$5	Per signature
Stop Payment	\$15	Per stop
Vehicle Authorization Letter (outside US)	\$10	Per letter
Verification of Deposit/Letter fee	\$10	Per request

## ACH SERVICES

Returned ACH Originated Item	\$12	Per item
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## CARD SERVICE FEES

Currency Conversion <sup>6</sup>	0.8%-1.0%	Per transaction
Debit Card Replacement	\$5	Per card

## ONLINE BANKING SERVICE FEES

Small Business ACH Credit Origination Module	No charge	Per month
Small Business Bill Payment Service	No charge	Per month
Small Business Online Banking Maintenance	No charge	Per month

## WIRE TRANSFER SERVICE FEES

Incoming Wire	No charge	Per wire
Outgoing Business Domestic Wire - Branch	\$20	Per wire
Outgoing Business Domestic Wire - Online <sup>7</sup>	\$20	Per wire
Outgoing Business International Wire - Branch (USD or FX)	\$55	Per wire
Outgoing Business International Wire - Online (USD or FX) <sup>7</sup>	\$38	Per wire

<sup>1</sup> Waived for Non-Profit Accounts.

<sup>2</sup> Monthly maintenance fee applies to Membership with a Business Primary Savings Account only, if the monthly average balance drops below \$100.

<sup>3</sup> Waived on Business Interest Checking and Business Money Market Accounts if Average Daily Balance exceeds \$5,000 and \$2,500, respectively.

<sup>4</sup> Fee varies by product. Refer to product comparison.

<sup>5</sup> Fee applies after 29 months of inactivity, excludes IRA and non-matured certificate accounts.

<sup>6</sup> 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.

<sup>7</sup> Wire Fee is specific to wires originated via Small Business or Commercial Online Banking only.

\*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.



# Business Schedule of Fees and Charges

This Schedule of Fees and Charges supplements the Member Agreement, Account Disclosures and Agreements, and the Truth in Savings Account Disclosure.

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

Visit  
**techcu.com**  
Call  
**(408) 451-9111**  
**(800) 553-0880**



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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Effective July 1, 2022

## 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](http://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. 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 to Waive Fee	N/A	N/A	N/A	\$5,000.00 (average daily balance)	\$2,500.00 (average daily balance)	N/A
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](http://techcu.com/Business), call (800) 553-0880.

\*Limits apply. See **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.