

## Additional Business Banking Account Fees

<b>Business Online Banking Access</b>	Free (up to 3 users) <b>\$5</b> per month (per additional user)
<b>Online ACH Module Set Up</b>	<b>\$25</b> per month <b>\$25</b> (remote) and <b>\$75</b> (onsite visit)
<b>Business Billpay</b>	<b>\$9.95</b> 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.
<b>Notary Service fee</b>	<b>\$10</b> per signature on non-Tech CU documents
<b>Collection Item</b> (Non-U.S. Financial Institution)	<b>\$15</b> per check
<b>Money Order Fee</b>	<b>\$5</b>
<b>Official Check Fee</b>	<b>\$5</b>
<b>Returned Deposited Item Fee</b>	<b>\$25</b>
<b>Account Research Fee</b>	<b>\$25</b> min./hour
<b>Statement Copy Fee</b>	<b>\$2</b> per page
<b>Stop Payment Fee</b>	<b>\$15</b> per request
<b>Travelers Checks Fee</b>	<b>\$2</b> per \$1000
<b>Travelers Checks Fee (for two)</b>	<b>\$5</b> per \$1000
<b>Verification of Deposit/Letter Fee</b>	<b>\$10</b>
<b>Incoming Domestic Wire Fee</b>	<b>\$15</b>
<b>Incoming International Wire Fee</b>	<b>\$15</b>
<b>Outgoing Domestic Wire Fee</b>	<b>\$20</b>
<b>Outgoing International Wire Fee</b>	<b>\$38</b>
<b>Returned NSF/Paid NSF* Fee</b>	<b>\$28</b> no maximum
<b>Non-Tech CU ATM Transactions</b>	<b>\$5</b> free per month (\$1 per additional transaction); CO-OP transactions excluded

### OTHER FEES

The following are the fees that Tech CU can impose if necessary on Business Banking Accounts. If no specific amount can be stated, the method for determining charges will be explained by a Tech CU representative.

- 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.
- Photocopies of Business or Official Canceled Checks are free for the first two photocopies requested per statement. The third photocopy requested up to 10 per statement would cost \$2 each. If more than 10 are requested per statement, you will also be charged a research fee of \$25 (minimum) per hour. Free images of canceled checks are available via Online Banking.
- 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 \$25 (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 do not have an overdraft protection source or if your overdraft source lacks funds, Tech CU may elect to pay items that would overdraw your account (NSF fees apply).

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](http://www.techcu.com/business)

telephone  
**(408) 451-9111**

toll free  
**(800) 553-0880**



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



## Business Schedule of Fees and Charges

## BUSINESS CHECKING

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

- Free Business VISA® CheckCard
- Free Online Banking\*, including Bill Pay, bank-to-bank transfers, eStatements, and eNotifications
- 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](http://techcu.com/businesschecking).

## 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
Opening Deposit Amount	\$25.00	\$100.00	\$100.00	\$2,500.00	\$50,000.00
Minimum Balance to Earn Dividends	\$25.00	N/A	\$.01	\$2,500.00	\$2,500.00
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
Minimum Balance Fee	N/A	N/A	\$10.00	\$6.00	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
Free Transactions	25/month	250/month	500/month	25/month	25/month
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
Maximum Cash/Coin Deposits/Withdrawals Amount per Month	\$500.00	\$1,500.00	\$2,500.00	\$500.00	\$500.00
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
Coin Purchases (Rolls) Allowed per Month	4 Free	4 Free	4 Free	4 Free	4 Free
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
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.
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.
Check Writing/CheckCard Transactions	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. For additional information about Tech CU Business Banking's suite of products and services, please visit [www.techcu.com/business](http://www.techcu.com/business), call (800) 448-1467, or email the Business Banking team at [businessbanking@techcu.com](mailto: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.