

FIRST ENTERTAINMENT CREDIT UNION

BUSINESS SERVICES FEES & CHARGES

The following fees are effective: January 1, 2019

(**Bold indicates change**)

GENERAL SERVICE FEES AND CHARGES

Cashier's Check Fee (<i>payable to a third party</i>)	\$5.00
Check Printing	varies by style
Daily Negative Balance Fee (<i>when account balance is negative more than 3 calendar days</i>)	\$5.00
Escheat Notice	\$2.00
Excessive Card Replacement Fee (<i>more than 2 in 12 months</i>)	\$15.00
Foreign Check Processing/Collection Items (<i>additional bank fees may apply</i>)	\$25.00
Insufficient Funds (NSF) (<i>each</i>)	\$29.00
Legal Processing (<i>per hour, except if prohibited by Law</i>)	\$50.00
Levy, Subpoena Processing (<i>each</i>)	\$25.00
Membership Fee (<i>one time</i>)	\$5.00
Out-of-Network ATM Withdrawals (<i>each</i>) ¹ (<i>additional surcharges may be assessed by ATM Operators</i>)	\$2.50
Overdraft Fee (<i>each</i>) ²	\$25.00
Overdraft Protection Transfers from Savings (<i>per transaction</i>) ²	\$3.00
Payments by Phone	\$5.00
Research/Account Reconciliation (<i>per hour</i>) ³ (<i>\$20.00 minimum plus any related document copy fees, except if prohibited by Law</i>)	\$20.00
Returned Deposited/Cashed Item ³	\$15.00
Rush Delivery Charges (<i>cards or documents requested for expedited delivery</i>)	\$20.00
Stop Payment Request (<i>check or ACH</i>) ³	\$25.00
Wire Transfer - Domestic (<i>outgoing</i>)	\$25.00
Wire Transfer - International (<i>outgoing</i>)	\$50.00

¹ An additional 1% of the transaction amount is charged on all international ATM cash withdrawals and on Point-of-Sale purchases.

² See Business Account Agreement and Disclosure for specific details on the Overdraft program.

³ No charges are assessed in connection with investigation of an alleged billing error.

Visit www.firstent.org or call (888) 800-3328 for a complete listing of our current Dividend Rates.

BUSINESS SAVINGS

Monthly Service Charge With Average Daily Minimum Balance Requirement \$0.00
(*\$250.00 in Business Savings or Combined Average Daily Balance of \$100.00 within Business Essentials Checking, Business Advantage Checking, Business Term Savings Certificates, and/or Business Money Market*)

Monthly Service Charge Without Average Daily Minimum Balance Requirement (per month) \$5.00
(*\$250.00 in Business Savings or Combined Average Daily Balance of \$100.00 within Business Essentials Checking, Business Advantage Checking, Business Term Savings Certificates, and/or Business Money Market*)

- Minimum Opening Deposit \$50.00
- Dividend Bearing (balance required to earn dividends) \$250.00
- Free eStatements, Billp@yer and Mobile Deposits
- Automatic Transfers via Overdraft available
- Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)

BUSINESS MONEY MARKET SAVINGS

Monthly Service Charge With Average Daily Minimum Balance Requirement \$0.00
(*Minimum Average Daily Balance of \$2,500.00*)

Monthly Service Charge Without Average Daily Minimum Balance Requirement (per month) \$10.00
(*Minimum Average Daily Balance of \$2,500.00*)

- Minimum Opening Deposit \$2,500.00
- Dividend Bearing (balance required to earn dividends) \$2,500.00
- Free eStatements, Billp@yer and Mobile Deposits
- Automatic Transfers via Overdraft available
- Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)

BUSINESS ESSENTIALS CHECKING

Monthly Service Charge With Average Daily Minimum Balance Requirement \$0.00
(*Minimum Average Daily Balance of \$5,000.00 or a Combined Average Daily Balance of \$10,000.00*)

Monthly Service Charge Without Average Daily Minimum Balance Requirement (per month) \$16.00
(*Minimum Average Daily Balance of \$5,000.00 or a Combined Average Daily Balance of \$10,000.00*)

- Minimum Opening Deposit \$100.00
- Free eStatements, Billp@yer and Mobile Deposits
- Transactions Allowed (per month) 150
Excess Transaction Fee (per transaction) \$0.40
(*transactions include: deposits, deposited items, and drafts/checks*)
- ACH (credits/debits) Transactions Allowed (per month) 50
Excess ACH Fee (per transaction) \$0.20
(*ACH Transactions defined by the Business Services Account Agreement and Disclosure*)
- Maximum Cash Deposit (per month) \$7,500.00
Excess Cash Deposit Fee (per \$100.00) \$0.10
- Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)

BUSINESS ADVANTAGE CHECKING

Monthly Service Charge With Average Daily Minimum Balance Requirement \$0.00
(*Minimum Average Daily Balance of \$10,000.00 or a Combined Average Daily Balance of \$25,000.00*)

Monthly Service Charge Without Average Daily Minimum Balance Requirement (per month) \$22.00
(*Minimum Average Daily Balance of \$10,000.00 or a Combined Average Daily Balance of \$25,000.00*)

- Minimum Opening Deposit \$500.00
- Free eStatements, Billp@yer and Mobile Deposits
- Transactions Allowed (per month) 300
Excess Transaction Fee (per transaction) \$0.40
(*transactions include: deposits, deposited items and drafts/checks*)
- ACH (credits/debits) Transactions Allowed (per month) 100
Excess ACH Fee (per transaction) \$0.20
(*ACH transactions defined by the Business Services Account Agreement and Disclosure*)
- Maximum Cash Deposit (per month) \$10,000.00
Excess Cash Deposit Fee (per \$100.00) \$0.10
- Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)



SCHEDULE OF FEES & CHARGES

BUSINESS SERVICES

Effective: January 1, 2019

Please Retain This Important Document
for Your Records