



CUTX BUSINESS ACCOUNTS - FEE SCHEDULE

ACCOUNT FEES	
MEMBERSHIP FEE	\$10.00
PERSONALIZED CHECKS	Prices Vary With Selected Styles
STOP PAYMENT ORDER	
Request placed with CUTX employee	\$35.00
By Online Banking or Telephone Teller	\$35.00
BILL PAY FEES	
BILL PAY MONTHLY FEE	
For CUTX Business Checking and CUTX Business Checking Plus	No Charge
RUSH FEE FOR CHECK PAYMENT (Non-Refundable)	Next Day \$19.95
RUSH FEE FOR CHECK PAYMENT (Non-Refundable)	Two Days \$14.95
RUSH FEE FOR ELECTRONIC PAYMENT (Non-Refundable)	\$4.95
DEBIT CARD FEES	
CUTX- OWNED OR NETWORK ATM TRANSACTION FEE	No Charge
NON-NETWORK ATM TRANSACTION FEE	\$3.00
DEBIT CARD REPLACEMENT FEE	\$5.00
RETURN FEES	
NON-SUFFICIENT FUNDS FEE (NSF)	\$35.00
PAID NON-SUFFICIENT FUNDS FEE (NSF)	\$35.00
ACH/ATM NON-SUFFICIENT FUNDS FEE (NSF)	\$35.00
ACH REJECT FEE	\$5.00
RETURNED CHECK DEPOSITED ITEMS FEE	\$10.00
For item submitted twice for payment	up to \$20.00
RETURNED CHECK FOR LOAN PAYMENT FEE	\$25.00
OVERDRAFT PROTECTION FEES	
OVERDRAFT TO SHARES, DEPOSITS OR LINE OF CREDIT	
For CUTX Business Checking and CUTX Business Checking Plus	Per Transfer \$5.00
CASH/COIN PROCESSING FEE	
CUTX BUSINESS CHECKING	Up to \$3,500 at No Charge. (> \$3,500 = \$7.50 per \$1,000)
CUTX BUSINESS CHECKING PLUS	Up to \$15,000 at No Charge (> \$15,000 = \$3.50 per \$1,000)

OTHER FEES	
ACCOUNT RECONCILIATION FEE	Per Hour \$20.00
	(\$10.00 minimum charge)
ACCOUNT HISTORY FEE	\$3.00
ADMINISTRATIVE LEGAL PROCESSING FEE	\$100.00
NOTARY FEE	\$6.00
MAILED PAPER STATEMENT FEE	\$2.00
STATEMENT COPY	\$3.00
CHECK COPY	\$2.00
VERIFICATION OF DEPOSIT	\$10.00
CASHIER'S CHECK	
Any Amount	\$3.00
Replacement fee for a previously issued cashier's check	\$30.00
COIN PROCESSING	5% of Coin Amount
CHECK CASHING	
Member with Checking Account or Loan	No Charge
Member with Deposits equal to Check	No Charge
All other Qualifying	2% of Check
Account Sweep Transfers	\$1.00 per sweep (In or Out)
COLLECTION ITEMS	
COLLECTION ITEM	\$40.00
WIRE TRANSFERS	
WIRE TRANSFER INCOMING	\$15.00
WIRE TRANSFER OUTGOING (Domestic)	\$25.00
MONTHLY MAINTENANCE AND ITEM FEES	
CUTX BUSINESS CHECKING*	\$10.00
*100 Free Monthly Items (additional items \$0.25 each) Monthly fee waived with an average monthly balance of \$5K	
CUTX BUSINESS CHECKING PLUS**	\$15.00
**200 Free Monthly Items (additional items \$0.25 each) Monthly fee waived with an average monthly balance of \$10K	
BUSINESS MONEY MARKET	\$20.00*
*No monthly fee if minimum daily balance requirement of \$5,000 met.	
CUTX REGULAR BUSINESS SHARE	\$0.00
(Minimum Deposit of \$5.00 Required)	

ITEM FEE DETAILS	CUTX BUSINESS CHECKING	CUTX BUSINESS CHECKING PLUS
Deposit Charge	\$0.25 Per Item	\$0.25 Per Item
Deposit Correction Charge	\$0.25 Per Item	\$0.25 Per Item
ACH Debit Charge	\$0.25 Per Item	\$0.25 Per Item
ACH Credit Charge	\$0.25 Per Item	\$0.25 Per Item
Checks Received Charge	\$0.25 Per Item	\$0.25 Per Item
On-us Disbursed Charge	\$0.25 Per Item	\$0.25 Per Item



Business Deposit Rates

Regular Share	Minimum Deposit Required to Open	Maximum Deposit Required to Open	Dividend Rate %	APY*
Regular Business Share	\$5.00	N/A	0.00%	0.00%

Checking Accounts	Minimum Deposit Required to Open	Maximum Deposit Required to Open	Dividend Rate %	APY*
CUTX Business Checking	\$25.00	N/A	0.00%	0.00%
CUTX Business Checking Plus	\$25.00	N/A	0.00%	0.00%

Business Money Market Account	Minimum Deposit Required to Open	Maximum Deposit Required to Open	Dividend Rate %	APY*
Business Money Market	\$5,000.00	\$150,000.00	1.50%	1.51%
	\$150,000.01	\$750,000.00	3.50%	3.56%
	\$750,000.01 & Greater		3.50%	3.56%

* APY (Annual Percentage Yield) is accurate as of January 13, 2023. Your interest rate may change at any time and without notice. \$5,000 minimum opening deposit. Opening deposit amounts must be with new funds and cannot be transferred from an existing CUTX account. Interest is earned on the average monthly collected balance per statement cycle. Interest rates are variable and subject to change. Dividends are paid on a monthly basis. Withdrawal restrictions apply. Fees could reduce earnings. Automatic or pre-authorized, digital/electronic, or telephone-initiated withdrawals are limited to a maximum of 6 transactions per monthly statement cycle. Deposits, as well as ATM or in-person withdrawals at any of our branch locations are unlimited. \$20 service fee assessed if average monthly balance is less than \$5,000. Federally insured by NCUA | Membership Required.

Please contact a Business Banking Specialist for further account information about applicable fees, rates, and terms at 972-263-9497

