Interra Credit Union

Business Fee Schedule

Beginning February 1, 2025

BUSINESS SHARE SAVINGS

New account opening

Cooperative Financial Association (CFA) $5.00
Initial deposit (minimum) $5.00
New account processing $10.00

BUSINESS CHECKING

General Checking Fees

Check orders (depends on style and quantity) ..... Variable
Courtesy Pay (per presentment) $34.00

Business Classic ..... $9.00/mo.

The $9 monthly service fee will be reduced to $7 if your monthly statement is delivered as an e-Statement, and is waived entirely if: 1) average daily balance is $1,000 or more, or 2) total deposit relationship average daily balance is $5,000 or more. Total deposit relationship includes all savings, checking, and share certificate balances per membership account number. Loans or investments held through LPL Financial are excluded.

Transaction fee (after 250 transactions/statement cycle) $0.30/item
Initial deposit (minimum) $100.00
The use of Treasury Management Services (ACH, Remote Deposit Capture, Positive Pay, etc.) is not available with this account.

Business Plus

Monthly service fee $15.00

Will be waived by maintaining the minimum $10,000 average monthly balance or ACH/RDC monthly usage.

Transaction fee (after 500 transactions/statement cycle) $0.30/item
Dividend bearing based on average monthly balance
Initial deposit (minimum) $100.00
The use of Treasury Management Services is available and are listed on the back.

Business Non-Profit

Transaction fee (after 150 transactions/statement cycle) $0.20/item
Initial deposit (minimum) $100.00

Business Premier

This account is ideal for businesses with higher transaction activity and have the need for Treasury Management Services. An Earnings Credit will be based on the investable balance in the account during the month to help reduce or eliminate the monthly fees. The use of Treasury Management Services is available and are listed on the back.

BUSINESS MONEY MARKET SHARE ACCOUNT (BMMSA)

Check orders ..... FREE
Service Fee (if balance less than $1,000 at month end) ..... $10.00/mo.

INTERNET/PHONE SERVICES

Business Bill Pay
- 90 Day inactivity fee $5.00
- Transfer money to a member's account at another financial institution $3.00
- Rush payments
  - Next business day $19.95
  - 2 business days $14.95

Telephone transfer/payment $3.00

DEBIT CARDS

Non-Interra ATM transaction (per inquiry/transaction) $2.50
Card replacement $7.00
Card replacement rush shipping $30.00

CREDIT CARDS

Annual fee ..... NONE
Business Rewards Plus
- Balance transfer ..... $10.00 or 2%[1]

Business MasterCard
- Balance transfer, Cash advance & ATM transaction 2%

Card Center phone payment $5.00
Card replacement $7.00
Card replacement rush shipping $30.00
Check/Draft copy $3.00
Foreign transaction (per transaction) ..... Up to 1%
Late payment ..... Up to $25.00
More than 5 cards per account ..... $5.00/ea.
Returned payment $5.00
Statement Copy $5.00

[1]Whichever is greater (maximum fee $500).

FUNDS TRANSFERS/WIRES
(Domestic and International)

Wire transfer—domestic
- Incoming $15.00
- Outgoing $25.00
- Outgoing – through online banking $20.00
- **Wire recall fee $60.00**

Wire transfer—international
- Incoming $15.00
- Outgoing foreign currency $50.00
- Outgoing US currency $50.00
- **Wire recall fee $60.00**

COMMON FEES

ACH stop payment $34.00
ATM empty envelope $34.00
Cashier's check $8.00
Check cashing (per item, non-member only) $10.00
Check collection item (incoming & outgoing) $5.25
Cleared check copy $2.00
Copies (copy machine - per page) $1.00
Emergency checks (12) $12.00
Fax (per page) $2.00
Foreign item collection ($300 min. item amount) $80.00/item
..... (plus foreign financial institution service fee, varies per institution)
Incorrect account number processing (per item) $7.50
Mail express/overnight shipping ..... $10.00 - $150.00
Money order (maximum $1,000) $6.00
Money service business account maintenance fee ..... $350.00/mo.
Non sufficient funds (per presentment) $34.00
Notary (non-member) $10.00
Request to close/reopen account (within 90 days of open/close) $25.00
Research/balancing of accounts/verification of deposit: share(s) or loan ..... $20.00/hr.
Returned check (deposited checks/other items returned unpaid - per item) $15.00
Returned mail/bad address ..... $5.00/mo.
Shares referred to collection $25.00
Statement copy $5.00
Stop payments (per order) $34.00
Travel lienholder letter $25.00

LEGAL FEES

Dormant account fee (two years no activity) ..... $10.00/mo.
Escheatment processing $100.00
Garnishment $20.00
Legal reviews/processing (subpoenas, POA, POD, guardianship, trust, estate, etc.) ..... $100.00/hr. (plus all costs)
Levy/writ of execution $25.00
Locator fee ..... Third party service cost

SAFE DEPOSIT BOX RENTAL

3 x 5 ..... $30.00
5 x 5 ..... $40.00
3 x 10 ..... $50.00
5 x 10 ..... $65.00
10 x 10 ..... $95.00
Key replacement (1 key) $25.00
Key replacement (2 keys) ..... $50.00 plus drilling costs

Treasury Management Services

Automated Clearing House (ACH) Transactions
- Payroll
- Collections
- Payments
- Receipts

Business Online Banking
Business Bill Pay
Mobile Remote Deposit Capture
Remote Deposit Capture
Online Wires
Positive Pay

All hourly/per hour fees have a minimum 1 hour charge.

INterra CREDIT UNION

EQUAL HOUSING OPPORTUNITY
AMERICAN SHARE INSURANCE
Your savings insured to $250,000 per account. By members' choice, this institution is not federally insured.