

BUSINESS SERVICE CHARGES AND FEES

This schedule lists the fees that may apply to FIG Credit Union business accounts. It is part of, and should be read together with, our Share Account Agreement, Truth-In-Savings Disclosure, and Electronic Services Disclosure and Agreement. Fees are subject to change; we will provide at least 30 days' notice before increasing any fee.

GENERAL	
Account History (since last statement)	\$3.00
Compliance with Legal Order	As the law permits
Copy of an Electronically Archived Document	\$5.00 each
Paper Statement, Disclosure, or Notice (after initially provided via eStatement)	\$3.00 each
Monthly Paper Statement Fee	\$5.00 per month
Research	\$50.00 per hour
Returned Item Fee (deposited, cashed, or loan payment)	One party: \$35.00 each Two or more parties: \$20.00 each Through Shared Branch Service Center: plus pass-through fee
Money Order	\$2.50 each
Cashier's Check	\$3.00 each
Stop Payment (each check or ACH transfer)	\$10.00 each
Outgoing Wire Transfer — Domestic	\$30.00 each
Outgoing Wire Transfer — International	\$60.00 each
Incoming Wire Transfer — Domestic	\$10.00 each
Incoming Wire Transfer — International	\$15.00 each
Returned Mail	\$15.00 each
Overnight Mail (FedEx, UPS, or USPS)	\$25.00 each

This is a summary of fees that may apply to your business account. Fees, terms, and account requirements are subject to change. Questions? Call 800.877.2345 or visit figcu.org. FIG Credit Union is a trade name of Farmers Insurance Federal Credit Union. Federally insured by NCUA.



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GENERAL

Overdraft Protection	\$15.00 per use
Business Membership Share Account Maintenance	\$5.00 per month Waived if any apply: month-end balance of \$250+; active account other than Savings; member under 23; account less than six months old

CHECKING ACCOUNTS

Copy of a Paid Check (first 2 per month)	Free
Copy of a Paid Check — additional copies	\$3.00 each
Payment as Collection Item	\$23.00 each
Uncollected Funds Charge (Paid)	\$23.00 each
Printing of Checks (1 pack of 80, min. \$29.00; first order of corporate image checks free)	Market rate
Non-member Check Cashing	\$20.00 each

NON-SUFFICIENT FUNDS

Non-Sufficient Funds (NSF)	\$23.00 each
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TREASURY & CASH MANAGEMENT

Positive Pay	\$40.00 per month
Remote Deposit Capture	\$30.00 per month
Sweep / ZBA Maintenance	\$40.00 per month
Sub-Account Maintenance	\$10.00 per month, per sub-account
Excess Cash Deposit Fee	\$0.30 per \$100.00 over threshold

ACCOUNT SERVICES

IRS Levy / Garnishment Processing Fee	\$50.00–\$100.00
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DEBIT CARDS

Visa Foreign Transaction	1% of transaction amount
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ELECTRONIC FUNDS TRANSFERS

Pay Now	\$10.00 per transaction
Bill Pay — Overnight Paper Payment	\$20.00
Bill Pay Stop Payment	\$25.00 each
ATM Surcharges by Terminal Owner	Pass-through fees
ATM Fees Imposed by National, Regional, or Local Network	Pass-through fees
Non-Sufficient Funds (NSF)	\$23.00 each

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