



BUSINESS ACCOUNT FEE SCHEDULE

CREDIT UNION MEMBERSHIP

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|---------------------------------|--------------------------------|
| 1. Membership Share (Not a Fee) | \$5.00 par value/member |
| 2. Membership Fee (To Join) | \$5.00 |

SAVINGS FEES

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|--|-------------------------|
| 1. Withdrawal Fee (first 2 per month free) | \$2.00 |
| 2. Below Par Value/Minimum Balance Fee | \$5.00 per month |
| 3. Cash Deposit/Withdrawal Less Than \$20 | \$1.00 |
| 4. Excess REG D Transaction Fee | \$20.00 |

BUSINESS CHECKING ACCOUNT FEES

The following apply to all business checking and money market accounts

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|--|--|--------------------------|
| 1. Stop Payment (Per Check) | \$20.00 | \$60.00 max series |
| 2. Overdraft Transfer | \$10.00 | (first 3 per month free) |
| 3. Non-Sufficient Funds/ACH NSF | \$20.00 | per item, \$60 max/day |
| 4. Check Copies | \$5.00 | (Free Online) |
| 5. History Printout | \$5.00 | (Free Online) |
| 6. Reconciliation Assistance | \$15.00 | per hour |
| 7. Check Printing – Business Accounts: | Costs range from \$25.00 to over \$50.00 per 300 checks. | |
| 8. Coin deposited Fee | 5% of amount deposited | |
| 9. Rolled Coin Fee | \$.15 per roll purchased | |
| 10. Currency Fee (withdrawals) | \$.50 per strap | |
| 11. Mobile Deposit -First 10 items free. | \$1 charge per item in excess of 10. | |

Small Business Checking (Non-Interest Bearing)

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|--|----------------------------|
| 1. Monthly Fee | \$5.00 |
| 2. Balance to avoid fee | \$1,500 minimum balance |
| 3. Business loan balance to avoid fee | \$5,000+ month end balance |
| 4. Deposited items allowed free/month | Up to 50 per month |
| 5. Deposited item fee in excess of limit | \$.15 per item |
| 6. Cash deposit fee- First \$5,000 free per month. | \$.50 per \$1000 after. |

Business Checking (Interest Bearing)

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|---|----------------------------|
| 1. Monthly Fee | \$10.00 |
| 2. Balance to avoid fee | \$5,000 minimum balance |
| 3. Business loan balance to avoid fee | \$5,000+ month end balance |
| 4. Deposited items allowed free/month | Up to 100 per month |
| 5. Deposited item fee in excess of limit | \$.15 per item |
| 6. Cash deposit fee- First \$10,000 free per month. | \$.50 per \$1000 after. |

Business Money Market

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|-------------------------------------|--|--|
| 1. Monthly Fee | \$10.00 | |
| 2. Balance to avoid fee | \$5,000 minimum balance | |
| 3. Minimum Balance to open | \$1,500 | |
| 4. Rate Tiers– paid monthly | \$5,000
\$35,001
\$50,001
\$75,001 | |
| 5. Transactions allowed per month– | 6 transactions allowed. Any combination of transactions over 6 per month will result in fee and loss of dividends. | |
| 6. Transaction fee in excess of 6 - | \$10.00 fee plus \$1.00 per transaction after 6. | |

DEBIT CARD FEES

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|---------------------------------------|----------------|
| 1. Attempted Transaction Not Offered | \$1.00 |
| 2. Debit Card NSF Fee | \$20.00 |
| 3. Plastic Card Replacement | \$10.00 |
| 4. Rush Card Fee | \$30.00 |
| 5. PIN # Replacement (after 2nd time) | \$5.00 |
| 6. ATM Adjustment | \$2.00 |
| 7. ATM Withdrawals < \$20 each | \$1.00 |
| 8. Point of Sale (POS) Withdrawals | No Fee |
| 9. ATM Withdrawals After 6 Per Month | \$1.00 |

SHARED BRANCHING USAGE FEES

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|---|----------------------------------|
| 1. Transactions Outside of Portland Metro Area | No Fee |
| 2. Transactions Inside of Portland Metro Area (Deposits & withdrawals are subject to fee) | \$3.00 (3 free per month) |
| 3. Shared Branching Return Deposit Item | \$15.00 |

ONLINE BILL PAY SERVICE FEES

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| 1. Monthly Service Fee | None |
| 2. Non-Use After Open 60 Days | \$6.00 |
| 3. Transfer Money to Another Institution | \$2.00 |
| 4. Popmoney Standard–3 business days | Free |
| 5. Popmoney Next Day– next business day | \$1.50 |
| 6. Written Correspondence to Payee | Amount We Are Charged¹ |
| 7. Proof of Payment (Non-dispute) | Amount We Are Charged¹ |
| 8. Payment Returned (Member Error) | Amount We Are Charged¹ |

OTHER SERVICE FEES (ALL ACCOUNTS UNLESS NOTED)

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|--|--|
| 1. Returned Deposited Item | \$5.00 |
| 2. Withdrawal Less Than \$20 | \$1.00 (waived if owner is under 18) |
| 3. Balance Inquiry (Free if Online/Ph. Teller) | \$1.00 |
| 4. Wire Fee - Incoming (All) | \$5.00 |
| 5. Wire Fee -Outgoing-Domestic | \$12.00 |
| 6. Statement Copy- Paper | \$5.00 (e*Statements free) |
| 7. Statement Copy– Electronic | \$2.00 (e*Statements free) |
| 8. Stop Payment on CU check | \$20.00 |
| 9. Stop payment on Electronic Trans. | \$20.00 |
| 10. Credit Union Check to 3 rd Party | \$5.00 |
| 11. Cashier's Check | \$5.00 |
| 12. Copy of CU/Cashier's Check | \$5.00 |
| 13. Copy of Transaction Documents | \$5.00 |
| 14. Account Closed Within 90 Days | \$5.00 |
| 15. Reopen Account Within 90 Days | \$10.00 |
| 16. Levy/Attachment/Garnishment | \$20.00 |
| 17. Research Fee | 25.00 per hour |
| 18. Returned Mail/Bad Address | \$5.00 |
| 19. Foreign Deposit Item (> \$300) ² | \$20.00 |
| 20. Dormant Account Fee | \$5.00 per month
(18 months without activity on any OCU account and balance is less than \$500; waived if under age 18) |
| 23. Check Cashing Fee ³ | \$1% of check/\$4 minimum |
| 24. Check cashed for Non-Mbr | \$1% of check/\$4 minimum |
| 25. Re-deposited NSF Item: correspondent charges passed on | |
| 26. Deposited item sent for collection, corresponding charges passed on ⁴ | |

¹ Charges range from \$7 -\$60.

² Unable to accept foreign items in amounts less than \$300, because processing charges are very high in relation to smaller amounts.

³ Check cashing fee is waived for youth accounts, accounts actively using Bill Pay, accounts with e*Statements, an active loan or Visa account or accounts that have a minimum of \$500 average balance over the last 60 days. Must leave on deposit, at least for 5 days, 50% or more of check to avoid check cashing fee.

⁴ Ranges from 1% to 5% of amount.