



## BUSINESS ACCOUNT FEE SCHEDULE

### CREDIT UNION MEMBERSHIP

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

### SAVINGS FEES

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

### BUSINESS CHECKING ACCOUNT FEES

The following apply to all business checking and money market accounts

- |  |  |                          |
|--|--|--------------------------|
| 1. Stop Payment (Per Check)              | <b>\$20.00</b>   | \$60.00 max series       |
| 2. Overdraft Transfer                    | <b>\$10.00</b>   | (first 3 per month free) |
| 3. Non-Sufficient Funds/ACH NSF          | <b>\$20.00</b>   | per item, \$60 max/day   |
| 4. Check Copies                          | <b>\$5.00</b>  | (Free Online)            |
| 5. History Printout                      | <b>\$5.00</b>  | (Free Online)            |
| 6. Reconciliation Assistance             | <b>\$15.00</b>   | 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                       | <b>\$.15</b> per roll purchased                          |                          |
| 10. Currency Fee (withdrawals)           | <b>\$.50</b> per strap                                   |                          |
| 11. Mobile Deposit -First 10 items free. | \$1 charge per item in excess of 10.                     |                          |

#### Small Business Checking (Non-Interest Bearing)

- |  |                            |
|--|----------------------------|
| 1. Monthly Fee                                     | <b>\$5.00</b>              |
| 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)

- |   |                            |
|---|----------------------------|
| 1. Monthly Fee                                      | <b>\$10.00</b>             |
| 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

- |                             |                         |
|-----------------------------|-------------------------|
| 1. Monthly Fee              | <b>\$10.00</b>          |
| 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

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

### SHARED BRANCHING USAGE FEES

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

### ONLINE BILL PAY SERVICE FEES

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

### OTHER SERVICE FEES (ALL ACCOUNTS UNLESS NOTED)

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

<sup>1</sup> Charges range from \$7 -\$60.

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

<sup>3</sup>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.

<sup>4</sup> Ranges from 1% to 5% of amount.