



BUSINESS ACCOUNT FEE SCHEDULE

CREDIT UNION MEMBERSHIP

- Membership Share (Not a Fee) **\$5.00** par value/member
To remain an active member in the cooperative, and to take advantage of member benefits, this \$5 will be held at all times in your Primary Share account.
- Membership Fee (To Join) **\$5.00**

SAVINGS FEES

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

BUSINESS CHECKING ACCOUNT FEES

The following apply to all business checking and money market accounts

- Stop Payment (Per Check) **\$20.00** \$60.00 max series
- Overdraft Transfer **\$10.00** (first 3 per month free)
- Non-Sufficient Funds/ACH NSF **\$20.00** per returned transaction, \$60 max/day
- Check Copies **\$5.00** (free Online)
- History Printout **\$5.00** (free Online)
- Reconciliation Assistance **\$15.00** per hour
- Coin deposited Fee 5% of amount deposited
- Rolled Coin Fee **\$15** per roll purchased
- Currency Fee (withdrawals) **\$50** per strap
- Check Printing Starting at **\$35.39** per 80 checks
- Mobile Deposit First 10 items free
\$1 charge per item in excess

Small Business Checking (Non-Interest Bearing)

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

Business Checking (Interest Bearing)

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

Business Money Market

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

DEBIT CARD FEES

- Debit Card NSF Fee **\$20.00**
- Plastic Card Replacement **\$10.00**
- Rush Card Fee **\$30.00**
- PIN # Replacement (after 2nd time) **\$5.00**
- ATM Adjustment **\$2.00**
- ATM Withdrawals < \$20 each **\$1.00**
- Point of Sale (POS) Withdrawals **No Fee**
- ATM Withdrawals After 6 Per Month **\$1.00**

SHARED BRANCHING USAGE FEES

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

ONLINE BILL PAY SERVICE FEES

- Monthly Service Fee **None**
- Transfer Money to Another Institution **\$2.00**
- Popmoney Standard—3 business days **Free**
- Popmoney Next Day— next business day **\$1.50**
- Written Correspondence to Payee **Amount We Are Charged¹**
- Proof of Payment (Non-dispute) **Amount We Are Charged¹**
- Payment Returned (Member Error) **Amount We Are Charged¹**

OTHER SERVICE FEES (ALL ACCOUNTS UNLESS NOTED)

- Returned Deposited Item **\$5.00**
- Withdrawal Less Than \$20 **\$1.00** (waived if under age 18)
- Balance Inquiry (Free if Online/Ph. Teller) **\$1.00**
- Wire Fee - Incoming (All) **\$5.00**
- Wire Fee -Outgoing-Domestic **\$12.00**
- Statement Copy- Paper **\$5.00** (e*Statements free)
- Statement Copy— Electronic **\$2.00** (e*Statements free)
- Stop Payment on CU check **\$20.00**
- Stop payment on Electronic Trans. **\$20.00**
- Credit Union Check to 3rd Party **\$5.00**
- Cashier's Check **\$5.00**
- Copy of CU/Cashier's Check **\$5.00**
- Copy of Transaction Documents **\$5.00**
- Account Closed Within 90 Days **\$5.00**
- Reopen Account Within 90 Days **\$10.00**
- Levy/Attachment/Garnishment **\$20.00**
- Research Fee **\$25.00** per hour
- Returned Mail/Bad Address **\$5.00**
- Foreign Deposit Item (> \$300)² **\$20.00**
- Dormant Account Fee **\$5.00** per month
Dormant =18 months without activity on any Oregonians account and balance is less than \$500; waived if under age 18
- Check Cashing Fee³ **\$1% of check/\$4 minimum**
- Check cashed for Non-Member **\$1% of check/\$4 minimum**
- Debit Card Loan Payment Fee⁴ **\$7**
- Re-deposited NSF Item: correspondent charges passed on
- Deposited item sent for collection, corresponding charges passed on⁵

¹ Charges range from \$7 -\$60.

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

³Check 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.

⁴Debit card payments on Oregonians loans are made in an online portal outside of Online Banking. A credit union staff member must provide access to this portal.

⁵Ranges from 1% to 5% of amount.