



## Business Account Fee Schedule

### Business Checking Accounts

<b>Classic Business Checking</b>				
Monthly Maintenance Fee	Requirements to Waive Monthly Maintenance Fee	Minimum Opening Deposit	Per Item Fee First 50 Items- Free	Interest Earning
\$5.95	Monthly Maintenance Fee not eligible to be waived	\$100	\$ 0.25 per item after 50	No
Other benefits: Free mobile banking services, free Visa debit card with rewards program to earn points on purchases				
<b>Premier Business Checking with Interest</b>				
Monthly Maintenance Fee	Requirements to Waive Monthly Maintenance Fee	Minimum Opening Deposit	Per Item Fee First 150 Items- Free	Interest Earning
\$12.95	\$5,000 average monthly balance	\$100	\$ 0.25 per item after 150	Yes, refer to rate schedule
Other benefits: Free mobile banking services, interest on your entire balance, up to 150 free transactions per month, \$25 discount on first check order, free Visa debit card with rewards program to earn points on purchases				
<b>Connections Business Checking</b>				
Monthly Maintenance Fee	Requirements to Waive Monthly Maintenance Fee	Minimum Opening Deposit	Per Item Fee First 300 Items- Free	Interest Earning
\$19.95	25 monthly debit card transactions OR a combined average of \$10,000 in business deposit balances OR a combined business loan of at least \$50,000	\$100	\$0.25 per item after 300	No
Other benefits: Free mobile banking services, up to 300 free items per month, \$25 discount on first check order, free Visa debit card with rewards program to earn points on purchases				
<b>Treasury Connections Checking*</b>				
Monthly Maintenance Fee	Requirements to Waive Monthly Maintenance Fee	Minimum Opening Deposit	Transactional Fees <i>Eligible to be offset by Earnings Credit Rate</i>	Earnings Credit Rate*
\$15	Monthly Maintenance Fees can be offset by the Earnings Credit Rate* applied to non-interest earning deposit balances	\$100	Cash Processing- 0.15% after the first \$10,000 Deposits- \$0.35 per transaction, after the first 100 ACH Debits - \$0.10 per transaction ACH Credits- \$0.15 per transaction Drafts/Checks - \$0.15 per draft/check Additional Treasury Services Fees**	Tier 1 - 0.12 Tier 2 - 0.19 Tier 3 - 0.25
*Earnings Credit Rate Calculation: The Earnings Credit Rate (ECR) is set by Community First Credit Union of Florida and subject to change from time to time. The current ECR appearing on this schedule is accurate and effective for accounts as of the Last Dividend Date listed on this Business Account Fee Schedule. The ECR may be based on the following average available balance tiers: Tier 1 - \$99,999 or less, Tier 2 - \$100,000-\$149,999, Tier 3 - \$150,000 and above. Our monthly account analysis processing system allows certain fees for account-related and Treasury Management services to be offset by an Earnings Credit. **The additional Treasury Services fees that can be offset with the Earnings Credit are: Treasury Connections Checking Monthly Maintenance Fee, Remote Deposit Capture Monthly Fee, Positive Pay Monthly Fee, and the ACH Monthly Fee. The account analysis system calculates the Earnings Credit based on the average available balances maintained in your account. Only positive collected balances are eligible for the Earnings Credit. If you have any questions or require current rates and information on your accounts, please call the Credit Union at 904-354-8537 or 1-800-342-8416 or visit a branch.				

### Business Savings/Money Market Accounts

<b>Business Savings (Share)</b>		
Minimum Opening Deposit	Minimum Balance to Earn Interest	Interest Earning
None*	None	Yes, refer to rate schedule
<b>Business Savings Goal Account (Special Purpose Savings Account)</b>		
Minimum Opening Deposit	Minimum Balance to Earn Interest	Interest Earning

\$25	\$100	Yes, refer to rate schedule
<b>Business Money Market</b>		
<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Earn Interest</b>	<b>Interest Earning</b>
\$1,000	\$1,000	Yes, refer to rate schedule
*An initial deposit of \$5, to be held in your Community First Savings (Share) Account, is required for membership.		

## Business Account Fees

<b>Credit Union Membership</b>		Foreign Item Collection <i>Other Items Sent for Collection</i>	\$30 per item Cost
Membership Share	\$5 par value, one (1) share is required to open and maintain an account	<b>Transactional Fees</b>	
Account Closure	\$10 if closed within six (6) months of opening account	Transfer Fee (Overdraft Protection)	\$2 per transfer
Inactive Share	\$5 per month, if no activity within 24 months	Overdraft Privilege Fee	\$34 per presentment
Negative Share	\$50 to reopen account if closed due to negative shares	Overdraft ATM/POS Fee	\$34 per presentment
<b>Treasury Services</b>		Payment of Invalid MICR Checks	\$15 per presentment
ACH Set Up Fee (one time)*	\$50	Returned ACH Fee	\$34 per presentment
ACH Monthly Fee**	\$20	Returned Check Fee	\$34 per presentment
Positive Pay Monthly Fee*	\$25	Returned Item Fee	\$34 per presentment for checks drawn from member (to me/from me)
Remote Deposit Capture Set Up Fee	\$100	Returned Item Fee	\$12 per presentment for checks drawn from another individual
Remote Deposit Capture Monthly Fee*	\$50	Legal Processing <i>(Garnishment, Levy, Summons)</i>	Cost and Processing
Online Banking Wire Access	\$15 per wire	Reopen Account	\$25 if reopened within twelve (12) months of closing account
*Remote Deposit Capture, ACH and Wires via Online Banking require additional review and credit approval. Please contact us for additional information. **Treasury Services fees that can be offset by the Treasury Connections Checking Earnings Credit		Statement Copy <i>Through Online Banking</i>	\$5 each Free
<b>Other Services</b>		Stop Payment <i>Through Online Banking / Info24</i>	\$35 per in-branch request; \$25 per request
Account History <i>Through Online Banking</i>	\$3 per page Free	Wire Transfer (Domestic) <i>Through Online Banking</i>	\$25 Outgoing, \$5 Incoming \$15
Account Research	\$25 per hour (1 hour minimum)	Wire Transfer (International)	\$45 Outgoing, \$5 Incoming
Incoming/Outgoing Coin	\$0.10 per roll	<b>Debit Card/Credit Card/Prepaid Card Services</b>	
Bad Address/Returned Statement	\$5 per notice	Rush Order	\$35 per request
Cashier's Check	\$5 per check	Card Replacement	\$10 per card
Check Copy <i>Through Online Banking</i>	\$2 per copy Free	Card Shipped to Alternate Address	\$20 per request
Check Printing	\$25 discount on first order, prices vary depending upon style	Gift Card Issuance	\$2.75 each
Collection Processing	\$15 per account	Reloadable Card Issuance <i>Additional Reloads</i>	\$7.75 each \$2
Escheatment <i>(abandoned account processing)</i>	\$60/account	Non-Member Foreign ATM Fee	\$3
<b>Safe Deposit Boxes</b>			
Safe Deposit Boxes are only available at our Bartram, Baymeadows, Beach, Downtown, Hodges, Lem Turner, Orange Park and St. Johns branch locations. Cost may vary based on box size. Please call us at 904-354-8537 or 1-800-342-8416 or visit a branch for current safe deposit box pricing and availability. Lock Drilling or Emergency Drilling is done at cost.			

Federally insured by **NCUA**. The rates appearing in this schedule are accurate and effective for accounts as of the revision date indicated on this Business Account Fee Schedule. If you have any questions or require current rate and information on your accounts, please call the Credit Union at 904-354-8537 or 1-800-342-8416 or visit a branch.