

BUSINESS

FEE SCHEDULE

FEBRUARY 2018

A. Checking and Savings Accounts

Monthly Checking Account Fees

Essential Business Checking	\$5.00 if ADB < \$500
Bottom Line Business Checking	\$10.00 if ADB < \$2,500
Capital Business Checking	\$12.00 if ADB < \$7,500
Non-Profit Business Checking	N/A

Copy of Paid Check \$5.00 per copy (free via online banking)

Account Research & Balancing (\$7.50 for each 15 minute increment thereafter) \$25.00 for first hour

	Items Per Year*	Fee Per Item
Non-Sufficient Funds (NSF) Items	1-2	\$19
	3-5	\$32
	6+	\$34

Returned Check (Drawn on personal account at another financial institution) \$31.00 per item

Returned Check (Cashed/Deposited) \$15.00 per item

Escheat Fee \$35.00

Rejected Item Fee \$5.00 per item

Stop Payment \$31.00 per item

Check Orders Cost varies based on design & quantity

NSF Re-post \$10.00 per item

Foreign Deposit Item \$12.50 per item

Foreign Collection Item \$20.00 per item

Foreign Item Return \$5.00 per item (plus credit union cost)

Undeliverable Statement \$10.00

Inactive Membership \$10.00 per month

Withdrawal by Firefly Corporate Check (one free per month) \$5.00 per check
Checks over \$2,500 - free

B. Visa® Debit Card

ATM Withdrawal

Five free ATM withdrawals per calendar month, \$1 per transaction six or more. Unlimited free withdrawals at ATMs located at Firefly branches.

Empty ATM Deposit Envelope \$25.00

Card Replacement Fee \$15.00 per card

Quick Card Fee \$35.00

Foreign Transaction - ATM/Debit (multi currency) 1.0% of transaction

Foreign Transaction - ATM/Debit (single currency) 0.8% of transaction

ADB=Average Daily Balance. All fees and service charges are subject to change.

* **Tiered NSF Fees:** We calculate the cost of NSF fees based on the number of NSF items processed as shown on the Fee Schedule per account (for example, a checking or share savings account). The more NSF items processed in a given timeframe (a rolling 12 month period), the higher the potential fee. The rolling 12 month period begins in the month and year when the first NSF item is processed. We continue to assess fees based on historical counts over a continuing 12 month period. **Example:** Assume, there are three separate NSF fees assessed in the same year (one in each month noted): September - fee is \$19 (begin rolling 12 month period); November - fee is \$19; December - fee is \$32. If no further NSF items are processed through December 1 of the following year, then the next NSF fee assessed would be \$19 and would begin a new rolling 12 month period.

BUSINESS FEE SCHEDULE

CONTINUED

C. Additional Services

Legal Processing	\$25.00
Money Orders	\$1.50 each
Cashier's Check	\$5.00 per check
Copy of Past Statement	\$2.00 per period
Wire Transfers - Domestic (8:30 a.m. - 4 p.m. CST - outgoing)	\$25.00
International Wire Transfers (before 3 p.m.)	\$50.00
Duplicate lien release	\$10.00 each
Photocopy of any document	30¢ per sheet
FAX Service (Continental U.S. only)	\$2.50 first page, \$1.50 additional
US Mail Priority Envelope	\$15.00 per delivery
Fed Ex Overnight Envelope	
Within Minnesota	\$35.00 per delivery
Outside Minnesota	disclosed at time of transaction
Saturday Delivery	\$15.00 added to all delivery costs
Check Cashing: Personal, Payroll, Government, Money Orders	0.5% of check amount min fee \$3, max fee \$10

(Does not apply to credit union checking account holders or members with corresponding balance in other savings.)

Debit Paid/Item Deposited Fees**	
Essential Business Checking	\$0.20/paper or electronic item Paid/deposited over 100/month
Bottom Line Business Checking	\$0.20/paper or electronic item Paid/deposited over 150/month
Capital Business Checking	\$0.20/paper or electronic item Paid/deposited over 250/month
Coin Issued**	\$0.10/roll
Cash Issued**	\$1.00/\$1,000 strap

**Fee not applicable to Non-Profit Business Checking Accounts.

Additional Services Fees are subject to change without notice.