

# Signal Financial FCU Commercial Fee Schedule

Comprehensive commercial services fee schedule effective July 17, 2023.

| FEE TYPE                                                                       | FEE AMOUNT                                                  |
|--------------------------------------------------------------------------------|-------------------------------------------------------------|
| Bill Pay Payments—Check converted to ACH payment (2 business day delivery)     | \$4.95/item                                                 |
| Bill Pay Payments—Check payment (2 business day delivery)                      | \$14.95/item                                                |
| Bill Pay Payments—Check payment (next business day delivery)                   | \$19.95/item                                                |
| Copy—Check Image                                                               | \$3 each                                                    |
| Copy—Checking Statement                                                        | \$10 each                                                   |
| Debit Card—Replacement                                                         | \$10/card                                                   |
| Debit Card—Foreign Transaction (international)                                 | 1% of each transaction                                      |
| Deposit—Check                                                                  | \$0.08/check                                                |
| Deposit—Currency                                                               | \$0.50/each \$1,000 or fraction thereof                     |
| Early Account Closure (new account closed in the first 6 months)               | \$25                                                        |
| Inactivity—Inactive (1 year of no member-initiated activity & balance is >\$0) | \$10/month                                                  |
| Inactivity—Dormant (2 years of no member-initiated activity & balance is >\$0) | \$10/month                                                  |
| Maintenance—Basic Checking                                                     | None                                                        |
| Maintenance—Analysis Checking                                                  | \$10/month                                                  |
| Maintenance—Sweep Checking                                                     | \$20/month                                                  |
| Maintenance—ZBA Checking                                                       | \$10/month                                                  |
| Negative Balance—Checking                                                      | \$5/day                                                     |
| Night Bag Purchase                                                             | \$35                                                        |
| Official Check                                                                 | \$7 each                                                    |
| Official Check Copy                                                            | \$10/item                                                   |
| Official Check Replacement                                                     | \$10/item                                                   |
| Official Check Stop Payment                                                    | \$31/item                                                   |
| Outgoing Domestic Wire Transfer                                                | \$30/transfer                                               |
| Outgoing Foreign Wire Transfer                                                 | \$45/transfer                                               |
| Overdraft                                                                      | \$28/item                                                   |
| Processing—Basic Checking                                                      | First 150 items processed free; \$0.25/item after 150 items |
| Processing—Analysis Checking                                                   | \$0.08/item                                                 |
| Processing—ZBA Checking                                                        | First 150 items processed free; \$0.25/item after 150 items |
| Return Deposited Item                                                          | \$28/item                                                   |
| Returned Item—Uncollected Funds                                                | \$28/item                                                   |
| Stop Payment—Credit Union assisted                                             | \$31/item                                                   |
| Stop Payment—Online Banking or Automated Telephone System                      | \$20/item                                                   |
| Transfer—ZBA Checking                                                          | \$0.50 each                                                 |

PLEASE NOTE: All service fees are subject to change without notice. Fees and charges could reduce earnings on an account. We may change the dividend rate on checking and money market accounts after the account is opened. Your business share accounts are federally insured by NCUA per account or total of all accounts with the same EIN or Tax ID.