

Business Deposit Fee Schedule

Business Savings and Business Secondary Savings Account Fees	
Monthly Service Charge	\$0.00
Account closing fee	\$25.00 within 90 days of account open date
Excess Withdrawal fee	\$2.00 per withdrawal in excess of six (6) free withdrawals per quarter
Deposited checks returned unpaid	\$35.00 per item
Statement copy – Activity since last statement	\$5.00 per statement
Statement copy – Other copies	\$5.00 per statement
Non-sufficient funds (NSF) fee- ATM/preauthorized	\$35.00 per item
Business Money Market Account Fees	
Monthly Service Charge	\$25.00; Monthly service charge may be avoided by maintaining a minimum daily balance of \$2,500 or more during the statement cycle
Account closing fee	\$25.00 within 90 days of account open date
Excess Withdrawal fee	\$2.00 per withdrawal in excess of six (6) free withdrawals per quarter
Deposited checks returned unpaid	\$35.00
Stop Payment Fee	\$35.00
Statement Copy/Activity since last statement	\$5.00 per statement
Statement Copy – Other copies	\$5.00 per statement
Non-Sufficient Funds (NSF) Fee – Items returned unpaid that were created by check, in-person withdrawals or electronic means	\$35.00 per item
Copy of a draft	\$2.00 per copy
Check orders/reorders	Cost depends on style of checks ordered
Business Advantage Checking Account Fees	
Monthly Service Charge	\$10.00; Monthly service charge may be avoided by maintaining a minimum daily balance of \$500 or more during the statement cycle
Per Item [†] Charge	First 500 items [†] per month are free, \$0.20 per item over 500
Deposited checks returned unpaid	\$35.00
Stop Payment Fee	\$35.00
Statement Copy/Activity since last statement	\$5.00
Non-Sufficient Funds (NSF) fee – ATM/Pre-authorized created by check, in-person withdrawals, ATM, or electronic means.	\$35.00
Automatic transfer to cover overdraft	\$10.00 per transfer
Copy of a draft	\$2.00 per copy

Temporary Checks	\$0.00
Check orders/reorders	Cost depends on style of checks ordered
Business Advantage Checking Plus Account Fees	
Monthly Service Charge	\$25.00; Monthly service charge may be avoided by maintaining a minimum daily balance of \$5,000 or more during the statement cycle
Per Item [†] Charge	First 1,500 items [†] per month are free, \$0.20 per item over 1,500
Deposited checks returned unpaid	\$35.00
Stop Payment Fee	\$35.00
Statement Copy/Activity since last statement	\$5.00
Non-Sufficient Funds (NSF) fee – ATM/Pre-authorized created by check, in-person withdrawals, ATM, or electronic means.	\$35.00
Automatic transfer to cover overdraft	\$10.00 per transfer
Copy of a draft	\$2.00 per copy
Temporary Checks	\$0.00
Check orders/reorders	Cost depends on style of checks ordered
Nonprofit Checking Account Fees	
Monthly Service Charge	\$0.00
Per Item [†] Charge	First 500 items [†] per month are free, \$0.20 per item over 500
Deposited checks returned unpaid	\$35.00
Stop Payment Fee	\$35.00
Statement Copy/Activity since last statement	\$5.00
Non-Sufficient Funds (NSF) fee – ATM/Pre-authorized created by check, in-person withdrawals, ATM, or electronic means.	\$35.00
Automatic transfer to cover overdraft	\$10.00 per transfer
Copy of a draft	\$2.00 per copy
Temporary Checks	\$0.00
Check orders/reorders	Cost depends on style of checks ordered

Electronic Service Fees	
Internet Branch access [‡]	\$0.00
Audio response service	\$0.00
ACH Stop Payment	\$35.00
Bill Pay and Presentment Service [‡]	\$0.00
Bill Pay provider Stop Payment fee	\$35.00
e-Statements	\$0.00
e-Statement, plus a paper statement	\$5.00 per statement cycle

VISA Debit Card and ATM Fees	
Annual fee	\$0.00

ATM withdrawals – APCU/Center Parc owned ATMs	\$0.00
Card replacement	\$10.00; after interannually
Rush Card order fee	\$25.00
VISA Check Card signature-based transactions	\$0.00
Balance Inquiry	\$0.00
Transfers between accounts at APCU/Center Parc owned ATMs	\$0.00
Transfers between accounts at non-APCU/Center Parc owned ATMs	\$1.50

VISA Debit Card or ATM withdrawals at non-APCU/Center Parc owned ATMs ⁱⁱ	\$3.00 per transaction after four (4) free per month
Preauthorized debit Stop Payment Fee	\$35.00
External Transfer Services Fees – subject to availability	
A2A – Account to Account Transfers	
Transfers In	\$0.00
Standard Transfer Out (3 Business Days)	\$0.00
NextDay Transfer Out (Next Business Day)	\$0.00
Other External Transfer Service Fees	
Stop Payment	\$35.00
ACH Return Fee	\$43.00
Other Services Fees	
Wire Transfer – Incoming	\$0.00
Wire Transfer – Outgoing Domestic	\$20.00
Wire Transfer – Outgoing International	\$60.00
Cash Item Sent for Domestic Collection	\$10.00
Processing Garnishments and levies	\$75.00
Inactive Account Fee (Account is considered inactive if no deposit or withdrawal transactions occur in a consecutive 12-month period)	\$5.00 per month, after 12 consecutive months of inactivity and a balance of less than \$250.00; not to exceed \$60.00 per account.
Research & Reconciling accounts	\$30.00 per hour; one hour minimum
Check Cashing	\$5.00 for non-member postal payroll checks
Cash Item Sent for International Collection	\$20.00
Returned Loan Payment Fee	\$35.00
Return Mail Fee	\$10.00 per occurrence
Abandoned Account Fee (Dormant Account)	\$60.00 after five (5) consecutive years of inactivity
Cashier's Checks (if payable to non-account owners)	\$5.00

[†] Items include deposit tickets, checks written, and ACH debits.

i. Third-party Internet service provider fees may apply.

ii. Other fees may be assessed at ATMs owned by financial institutions other than APCU/Center Parc.

iii. Or such other rate as may be set bylaw. Fee applies to each legal order or process that directs APCU/Center Parc to freeze, attach or withhold funds or other property.

Business Online Banking Fee Schedule

	Online Banking – Basic*	Bill Pay	Mobile Deposit	ACH & Wire Origination Services**	Fraud Protection Services** (Coming Soon)	Advanced Treasury Management Services** (Coming Soon)	Monthly Online Banking Service Fee:
Bronze Access	Included	X	X				No Charge
Silver Access	Included	X	X	X			\$10.00
Gold Access	X	X	X	X	X		\$15.00
Platinum Access	X	X	X	X	X	X	\$25.00
Diamond Access (NRCLA/Postal)	X	X	X	X	X	X	No Charge

***Online Banking - Basic** includes: Multi Factor Authentication, Mobile access, Account Details, Internal Transfer Option, Alerts & Notifications, eStatements, Check Reorder, Manage Users, Reporting, Stop Payment, Credit Card Management (If applicable)

Additional Services

**Services are available and can be customized to meet business needs. Additional Fees may apply. Please see Treasury Fee Disclosures for more information.

	Cost Per Month:
***Remote Deposit Capture Desktop (Coming Soon)	\$35.00

***Service to include scanner hardware and support.

Effective Date: February 25, 2025

Federally insured by NCUA