

Business Account Fee Schedule

Effective **January 31, 2024**

Savings Account

Base Share

New Membership Fee.....\$15.00

Monthly Maintenance Fee.....\$5.00

Balance to Open\$50.00

-To avoid monthly fee: On the last day of the month, total funds on deposit is equal to or more than \$50 or if you have a loan (excludes credit cards).

Checking Accounts

Prestige Business Checking

Monthly Maintenance Fee.....\$100.00

Balance to Open\$100.00

-To avoid monthly fee: by maintaining an average daily balance of \$20,000, conducting minimum 20 qualified debit card purchases* totaling a minimum of \$7,500 in debit card purchases, or qualify for the Business Rewards Program.

Premiere Business Checking

Monthly Maintenance Fee.....\$50.00

Balance to Open\$100.00

-To avoid monthly fee: by maintaining an average daily balance of \$10,000, conducting minimum 15 qualified debit card purchases* totaling a minimum of \$5,000 in debit card purchases, or qualify for the Business Rewards Program.

Everyday+ Business Checking

Monthly Maintenance Fee.....\$25.00

Balance to Open\$100.00

Earns dividends

-To avoid monthly fee: by maintaining an average daily balance of \$5,000, conducting minimum 10 qualified debit card purchases* totaling a minimum of \$2,500 in debit card purchases, or qualify for the Business Rewards Program.

Everyday Business Checking

Monthly Maintenance Fee.....\$0.00

Balance to Open\$0.00

Money Market

Balance to open.....\$10,000.00

Additional Services

Card Services

ATM Non-Network Transaction \$2.00 each
-Withdrawals at ATMs other than McCoy FCU, Publix and CU Here. Fee waived for Honors+ and Honors VIP rewards holders.

ATM Non-Network Inquiry \$1.00 each
-Withdrawals at ATMs other than McCoy FCU, Publix and CU Here.

Debit Card Rush Replacement \$25.00 each

Deposit Services

ACH Credit Manual Post \$10.00 each

Coin Processing 3% of deposit

Foreign Check Deposit \$35.00 each

Non-Sufficient Funds (NSF) \$30.00 per presentment

Remote Deposit Capture..... \$100.00

-Available for Premiere and Prestige Business accounts only.

Return Deposit Items \$15.00 each

-If drawn on an account other than your own.

Return Deposit Items \$30.00 each

-If drawn on your account at another financial institution.

Merchant and Payroll Services

Merchant ServicesPricing determined by Third-Party Company

Payroll Services \$50.00

-Discount available with Business Rewards Program.

Analysis Services

ACH OnlineMust have Premiere or Prestige Business Accounts and qualify for Business Rewards Program to receive discount.

TransactionsPricing determined through analysis for Premiere or Prestige Business Account financials.

Wire Transfers

Incoming \$10.00 each

-Discount available with Business Rewards Program.

Outgoing (within US only) \$25.00 each

Stop Payment

Check \$25.00 each
-Waived for Premiere or Prestige Business account holders and myMcCoy users.

ACH Debit \$25.00 each

Stop Payment Removal \$10.00 each

Overdraft

Overdraft Protection Transfer \$5.00 each
-In accordance with Regulation D for each item transferred from savings or line of credit.

Courtesy Pay \$30.00 each

-For each item paid in accordance with the CU's discretionary Overdraft Policy.

Collection Agency \$20.00 each

Miscellaneous

Account History/Monthly Statement Copy \$2.00 each

ACH (Outgoing) \$50.00 per month

-Available for Premiere and Prestige Business accounts only.

Bad Address (physical or email) \$5.00 per month

Check Copy \$2.00 each

Early Account Closure \$10.00

-If account is closed within 90 days of opening.

Inactive Account (after 12 Months) \$5.00

Money Orders and Official Checks \$1.00 each

-Waived for Premiere and Prestige Business accounts.

Official Check Exchange \$10.00 each

-Charged to payee wanting to exchange a member's check for an Official Check.

Paper Statement (Mailed) \$3.00 per month

-Waived when enrolled in E-Statements.

Verification of Account or Deposit \$15.00 each

Checkbook Balancing \$10.00 per hour

-One hour minimum.