

# Business Schedule of Fees

This schedule applies to business deposit accounts. Please read carefully. It is part of the binding agreement between you and Power Financial Credit Union (PFCU) for your account and deposit relationship. **Fees effective May 1, 2026 and are subject to change.**

## Business Account Fees

Power Financial Credit Union offers a variety of business account options designed to meet your specific needs.

Account	Monthly Fee/How to Avoid It	Transaction Fees	Other Important Information
<b>Business Savings Account</b>	\$0	\$0	<p>Minimum Opening Deposit - \$5</p> <ul style="list-style-type: none"> <li>A \$10 monthly fee applies if the savings account is not linked to a business checking account</li> </ul>
<b>Essential Business Checking</b>	<p>\$12.95</p> <p>To avoid Monthly Fee, meet one of the following requirements during each cycle:</p> <ul style="list-style-type: none"> <li>Maintain a \$1,500 average monthly checking balance</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>Maintain a \$5,000 average monthly balance across all Business Accounts under the same EIN Number/Tax ID</li> </ul>	\$0	<p>Minimum Opening Deposit - \$100</p>
<b>Empower Business Checking</b>	<p>\$15.95</p> <p>To avoid Monthly Fee, meet one of the following requirements during each cycle:</p> <ul style="list-style-type: none"> <li>Maintain a \$5,000 average monthly checking balance</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>Maintain a \$10,000 average monthly balance across all Business Accounts under the same EIN Number/Tax ID</li> </ul>	<ul style="list-style-type: none"> <li>\$0 for the first 350 transactions</li> <li>\$0.25 for excess transactions</li> <li>No Excess Transaction Fee for debit card, wire or internal transfers</li> </ul>	<p>Minimum Opening Deposit - \$100</p> <ul style="list-style-type: none"> <li>If you have an Empower Business Checking account, you are eligible for two (2) checking accounts with this monthly fee</li> <li>This account offers access to Treasury Management Services</li> </ul>
<b>Organizational Business Checking</b>	\$0	\$0	<p>Minimum Opening Deposit - \$100</p>
<b>Business Advantage Checking</b>	\$10	\$0	No longer offered

# Business Account Fees (cont.)

Account	Monthly Fee/How to Avoid It	Transaction Fees	Other Important Information
<b>Business Advantage Money Market</b>	\$0	\$0	<p>Minimum Opening Deposit - \$2,500</p> <ul style="list-style-type: none"> <li>This account offers tiered rates based on account balance <sup>(1)</sup></li> <li>No interest paid on balances below \$2,500</li> </ul>
<b>Business Premier Money Market</b>	\$0	\$0	<p>Minimum Opening Deposit - \$2,500</p> <ul style="list-style-type: none"> <li>This account offers tiered rates based on account balance <sup>(1)</sup></li> <li>No interest paid on balances below \$2,500</li> <li>To qualify, member must have or have had a business loan in good standing</li> </ul>
<b>Business CD Accounts</b>	\$0	\$0	<ul style="list-style-type: none"> <li>Earn interest rate until maturity <sup>(1)</sup></li> <li>Various term lengths available</li> <li>Automatic renewals</li> <li>A penalty is imposed for early withdrawal</li> </ul>

<sup>(1)</sup> Visit PowerFi.org for current interest rates.

## Other Account Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
<b>Account Maintenance Fees</b>	Dormant Account Fee	<ul style="list-style-type: none"> <li>12-36 months - \$10 per month</li> <li>37-60 months - \$25 per month</li> </ul>	<p>Dormant account fee is waived for:</p> <ul style="list-style-type: none"> <li>Members 18 or under on a CD or IRA account</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>With a share aggregate balance of \$5,000 or more</li> </ul>
	Abandoned Property	\$20	
	Incorrect Address	\$7.50 per month	
	Closed Account Fee <90 days	\$25	
	Paper Statement Fee	\$5 per month	

## Other Account Fees & Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
<b>Account Research Services</b>	Check Copy	\$5 per copy	
	Duplicate Statement	\$1 per page / Minimum \$5	
	Account Reconciliation/ Research per Hour	\$25 per hour	
	Verification of Account Letter	\$25 per letter	
<b>ATM Fees</b>	PFCU ATM Fee	\$0	
	ATM Withdrawals (Non-PFCU)	\$1.50 per transaction	<ul style="list-style-type: none"> <li>Your account includes access to thousands of surcharge free ATMs within the Allpoint and Presto networks</li> <li>Our standard ATM withdrawal fee will still apply</li> <li>However, the first four (4) ATM withdrawals per statement cycle are free</li> </ul>
<b>Cash Services</b>	Purchasing Currency per \$100	\$0	
	Purchasing Coin per \$100	\$0	
	Depositing Currency per \$100	\$0	
	Depositing Coin per \$100	5% of deposit	
<b>Check Cashing</b>	Non Member Check Cashing Fee	\$5 per check	<ul style="list-style-type: none"> <li>Applies to checks drawn on PFCU business accounts</li> </ul>
<b>Check Services</b>	Cashier Checks	\$15 per cashier's check	
	Money Orders	\$4 per money order	
	Foreign Collection	\$50 per item	
	Check Printing	Cost varies by style	

## Other Account Fees & Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Debit Card Fees	Replacement Debit Card	\$15 per card	
	Rush Delivery Fee	\$45 per card	
	International Transaction Fee	1% of transaction	<ul style="list-style-type: none"> <li>Includes transactions made in a foreign country as well as transactions made with merchants located in foreign countries</li> </ul>
Digital Banking Services	SecureLink Online Banking	\$0	
	SecureLink Mobile Banking	\$0	
	SecureLink eDeposit	\$0	
	SecureLink eStatement	\$0	
	Simon Says Telephone Banking	\$0	
	Web Connect for Quicken/QuickBooks	\$0	
	Direct Connect for Quicken/QuickBooks	\$0	
Digital Payment Services	Bill Pay	\$0	<ul style="list-style-type: none"> <li>A \$4.95 fee is assessed if at least one bill payment is not made during the month</li> <li>Expedited bill payment will incur an additional \$9.95 if processed electronically and \$30 if processed via check</li> </ul>
	Autobooks Invoicing	\$0	<p>When you accept online payment through Autobooks, there are processing fees included:</p> <ul style="list-style-type: none"> <li>Card Not Present: 3.49%</li> <li>ACH Payment: 1%</li> <li>Tap to Pay iPhone: 2.75%</li> <li>Optional Accounting service offered for \$10 per month</li> </ul>
Loan Service Fees	Late Loan Payment Fee	5% or \$5 whichever is greater	
	Loan Payment ACH Origination	\$15 per origination	
	Loan Payment by Phone (ACH)	\$15 per payment	
	Loan Payment Pay by Phone (Debit Card)	\$20 per payment	<ul style="list-style-type: none"> <li>Loan payment using a credit card is not supported</li> </ul>

## Other Account Fees & Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
<b>Other Account Fees</b>	Notary Services	\$0	
	Stop Payment	\$30	• Stop payment can be placed on Check, ACH, Bill Pay, or Zelle
	Credit Card Cash Advance	4% of transaction	
	Visa Gift Cards	\$3.95 per card	
	Garnishment / Levy	\$100	
	Shared Facility In Branch Transaction	\$2.50 per transaction	• The first four (4) shared branch transactions are free
<b>Return / Overdraft</b>	Returned Deposited Own Check	\$30 per check	
	Returned Deposited 3rd Party	\$5 per check	
	Returned Deposited 3rd Party - Shared Branch	\$15 per check	
	Returned ACH Origination	\$30 per return	
	Non Sufficient Funds (NSF) (Check, ACH or Bill Pay)	\$35 per returned item	• Items returned as Non Sufficient or Uncollected Funds
	Uncollected Funds (Check or ACH)	\$35 per returned item	
	Savings Transfer Overdraft Protection	\$0	• Your savings account is linked to your checking account for overdraft purpose
	Courtesy Pay Overdraft Service	\$35 per paid item	• Eligible accounts are automatically enrolled in this discretionary overdraft service*
	POS Courtesy Pay Overdraft	\$35 per paid item	• Courtesy Pay service is provided for POS or ATM transactions only upon request
	Negative Account Balance Fee	\$10 per month	• \$10 fee charged for every 10 days that the account remains negative

\*Courtesy Pay is offered to eligible checking accounts in good standing and is not offered to minors, fiduciary or money market accounts.

## Other Account Fees & Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Safe Deposit Box	Box 3*5	\$40 per month	Subject to Availability
	Box 5*5	\$50 per month	Subject to Availability
	Box 3*10	\$70 per month	Subject to Availability
	Box 5*10	\$90 per month	Subject to Availability
	Box 10*10	\$140 per month	Subject to Availability
	Late Fee	\$10	
	Key Deposit	\$10	
	Drilling	\$250	
Treasury Services	Remote Deposit Capture	\$35 per month	
	Positive Pay (ACH and Check)	\$40 per month	
	Business Plus	\$50 per month	<ul style="list-style-type: none"> <li>• Bundle includes Remote Deposit Capture and Positive Pay services</li> </ul>
Wire Transfers	Incoming Wire Transfer Fee	\$0	
	Domestic Outgoing Wire Transfer Fee	\$30 per outgoing wire	
	International Outgoing Wire Transfer Fee	\$50 per outgoing wire	
	Special Handling Wire Fee	\$25 per request	