

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 personal account options designed to meet your specific needs.

Account	Monthly Fee/How to Avoid It	Transaction Fees	Other Important Information
Business Savings Account	\$0	\$0	Minimum Opening Deposit - \$5 A \$10 monthly fee applies if the savings account is not linked to a business checking account
Essential Business Checking	\$12.95 To avoid Monthly Fee, meet one of the following requirements during each cycle: - Maintain a \$1,500 average monthly checking balance OR - Maintain a \$5,000 average monthly balance across all Business Accounts under the same EIN Number/Tax ID	\$0	Minimum Opening Deposit - \$100
Empower Business Checking	\$15.95 To avoid Monthly Fee, meet one of the following requirements during each cycle: - Maintain a \$5,000 average monthly checking balance OR - Maintain a \$10,000 average monthly balance across all Business Accounts under the same EIN Number/Tax ID	\$0 for the first 350 transactions \$.25 for excess transactions - No Excess Transaction Fee for debit card, wire, or internal transfers	Minimum Opening Deposit - \$100 - If you have an Empower Business Checking account, you are eligible for two (2) checking accounts with this monthly fee - This account offers access to Treasury Management Services

Business Account Fees (cont.)

Account	Monthly Fee/How to Avoid It	Transaction Fees	Other Important Information
Organizational Business Checking	\$0	\$0	Minimum Opening Deposit - \$100
Business Advantage Checking	\$10	\$0	No longer offered
Business Advantage Money Market	\$0	\$0	Minimum Opening Deposit - \$2,500 - This account offers tiered rates based on account balance⁽¹⁾ - No interest paid on balances below \$2,500
Business Premier Money Market	\$0	\$0	Minimum Opening Deposit - \$2,500 - This account offers tiered rates based on account balance⁽¹⁾ - No interest paid on balances below \$2,500 - To qualify, member must have or have had a business loan in good standing
Business CD Accounts	\$0	\$0	- Earn interest rate until maturity⁽¹⁾ - Various term lengths available - Automatic renewals - A penalty is imposed for early withdrawal

⁽¹⁾ Visit PowerFi.org for current interest rates

Other Account Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Account Maintenance Fees	Dormant Account Fee	12-36 months - \$10 per month 37-60 months - \$25 per month	Dormant account fee is waived for: - Members 18 or under, on a CD or IRA Account OR - With a share aggregate balance of \$5,000 or more
	Abandoned Property	\$20	
	Incorrect Address	\$7.50 per month	

Other Account Fees & Services

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Account Maintenance Fees	Abandoned Property	\$20	
	Incorrect Address	\$7.50 per month	
	Closed Account Fee <90 days	\$25	
	Paper Statement Fee	\$5 per month	
Account Research Services	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	
ATM Fees	PFCU ATM Fees	\$0	
	ATM Withdrawals (Non-PFCU)	\$1.50 per transaction	- Your account includes access to thousands of surcharge free ATMs within the Allpoint and Presto networks - Our standard ATM withdrawal fee will still apply - However, the first four (4) withdrawals per statement cycle are free
Cash Services	Purchasing Currency per \$100	\$0	
	Purchasing Coin per \$100	\$0	
	Depositing Currency per \$100	\$0	
	Depositing Coin per \$100	5% of deposit	
Check Cashing	Non Member Check Cashing Fee	\$5 per check	Applies to checks drawn on PFCU accounts
Check Services	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	Includes transactions made in a foreign country as well as transactions made with merchants located in foreign countries
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	- A \$4.95 fee is assessed if at least one bill payment is not made during the month - Expedited bill payment will incur additional \$9.95 if processed electronically and \$30 if processed via a check
	Autobooks Invoicing	\$0	When you accept online payment through Autobooks, there are processing fees included: - Card Not Present: 3.49% - ACH Payment: 1% - Tap to pay iPhone: 2.75% - Optional Accounting service offered for \$10 per month
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 by Phone (Debit Card)	\$20 per payment	Loan payments using a credit card is not supported

Other Account Fees & Services (cont.)

Fee Category	Fee Name/Description	Fee Amount	Other Important Information
Other Account Fees	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
Return/Overdraft	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	
	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 services 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

Other Account Fees & Services (cont.)

Fee Category	Fee Name	Fee Amount	Other Important Information
Safe Deposit Box	Box 3*5	\$40 per year	Subject to Availability
	Box 5*5	\$50 per year	Subject to Availability
	Box 3*10	\$70 per year	Subject to Availability
	Box 5*10	\$90 per year	Subject to Availability
	Box 10*10	\$140 per year	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	Bundle includes Remote Deposit Capture and Positive Pay services
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	

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