

## Business Schedule of Fees and Charges

(Effective 1/1/2026)

### Business Checking

- Opening deposit: .....Minimum \$100
- Monthly fee..... \$10  
*(Waived for Non-Profit Businesses)*
- Minimum average daily balance to waive service charge..... \$2,500
- Excess Deposits over 10 monthly..... \$1.25  
*(Excludes ACH)*
- Excess Checks Deposited monthly over 100.....\$0.25
- Excess Checks Paid monthly over 100..... \$0.25
- Coin/Currency Deposits/Withdrawals over \$1,000 Per Month (per \$1,000) .....\$2.00

### Business Premier Checking

- Opening deposit: .....Minimum \$500
- Monthly fee..... \$20  
*(Waived for Non-Profit Businesses)*
- Minimum average daily balance to waive service charge..... \$5,000
- Or Combined Minimum average daily balance to waive service charge..... \$25,000
- Excess Deposits over 10 monthly..... \$1.25  
*(Excludes ACH)*
- Excess Checks Deposited monthly over 250.....\$0.25
- Excess Checks Paid monthly over 250..... \$0.25
- Coin/Currency Deposits/Withdrawals over \$5,000 Per Month (per \$1,000):.....\$2.00

### Business Savings Account

- Opening deposit..... \$10  
*(includes \$5 membership fee)*
- Minimum balance:..... \$5
- Savings account maintenance..... \$3 per month  
*(Accounts with only regular savings and an average daily balance of less than \$300)*

### Business Money Management Account

- Opening deposit: .....Minimum \$1,000
- Monthly fee:.....Waived
- Withdrawal Limitations Apply .....6 per month

### Business Liquid Share Certificate

- Opening deposit: .....Minimum \$1,000
- Monthly fee.....Waived
- Penalty Free Withdrawals.....6 month
- Unlimited Deposits/No Maximum Balance

### General

|   |                 |
|---|-----------------|
| Cashiers check.....   | \$5 each        |
| Check cashing if non-member .....   | \$5 each        |
| Check cashing if less than \$100 on deposit .....                                       | \$2 each        |
| Collection Item .....   | \$25            |
| Compliance with legal order:  |                 |
| Minimum billing per order .....   | \$50            |
| Labor (per hour) .....  | \$25            |
| Check copy .....  | \$3 each        |
| Backup federal withholding per IRS request:   |                 |
| Set-up .....  | \$25            |
| Transmittal of Dividend .....   | \$5 per payment |
| Notary (per signature notarized-FREE with MyVIP) .....                                  | \$15            |
| Notice of escheat .....   | \$2             |
| Returned items  |                 |
| Deposited, cashed or loan payment .....   | \$15 each       |
| Insufficient funds transaction (paid/returned) .....                                    | \$14 each       |
| Returned statement due to invalid address.....  | \$5             |
| Savings account maintenance .....   | \$3 per month   |
| <i>Accounts with only regular savings and an average daily balance less than \$300.</i> |                 |
| Check by Phone .....  | \$10            |
| Statement copies .....  | \$3 each        |
| Telephone transfer checking/savings .....   | \$1             |
| <i>No charge for ARROW transactions</i>   |                 |
| Online Banking Transfer.....  | \$5             |
| Temporary checks (packet of eight) .....  | \$6             |
| Transaction photo .....   | \$25            |
| Verification of deposit .....   | \$10            |
| Verification of loan and mortgage .....   | \$10            |

### Wire Transfers

|                             |      |
|-----------------------------|------|
| Outgoing domestic .....     | \$25 |
| Outgoing International..... | \$45 |
| Incoming .....              | \$10 |

### ATM/POS/Visa Debit

*Non-CO-OP ATM transactions may be subject to fees by ATM owner or merchant.*

### Withdrawals

|                  |                                     |
|------------------|-------------------------------------|
| CO-OP ATM .....  | Eight free per month; then \$1 each |
| All others ..... | \$2 each                            |

### Inquiries

|                                       |                                     |
|---------------------------------------|-------------------------------------|
| CO-OP ATM .....                       | Eight free per month; then \$1 each |
| All others .....                      | \$1 each                            |
| Replacement card .....                | \$5                                 |
| Foreign currency conversion/ISA ..... | 1% of transaction amount            |

### Membership

|  |                |
|--|----------------|
| New membership .....                             | \$5            |
| Close membership within 90 days of opening ..... | \$5            |
| Inactive account .....                           | \$10 per month |