

Business Service Charge Schedule

Listed below is *FAIRWINDS'* Business Service Charge Schedule which sets forth certain conditions, rates, fees and charges applicable to your accounts as of September 3, 2019. This schedule is incorporated into your Business Membership and Account Agreement with *FAIRWINDS* Credit Union.

FAIRWINDS Business Grow Account

Monthly Charge.....	No Charge
Bill Payer	No Charge
Waived if you pay 10 bills or less per month.	
Deposit and Withdrawal per Item.....	No Charge*
*First 25 combined items are free, \$0.50 per item above 25. Combined items include checks, withdrawals, deposits, and electronic items.	
Paper Statement.....	\$2 per month

FAIRWINDS Business Innovate Account

Monthly Charge.....	\$12
Waived with 15 or more posted debit transactions per month. Rebated with \$5,000 or more monthly deposits from <i>FAIRWINDS</i> Merchant Services (Excluding POGO or CloverGo).	
Bill Payer	No Charge
Deposit and Withdrawal per Item.....	No Charge*
*First 200 combined items are free, \$0.35 per item above 200. Combined items include checks, withdrawals, deposits, and electronic items.	

FAIRWINDS Business Optimize Account

Monthly Charge.....	\$25
Waived with \$15,000 or greater average monthly balance in checking, or \$15,000 or greater average monthly loan balances, or 20 or more posted debit transactions per month, or \$50,000 average monthly balance in combined deposit and loan balances (excluding certificate of deposits). Rebated with \$10,000 or more monthly deposits from <i>FAIRWINDS</i> Merchant Services (Excluding POGO or CloverGo).	
Bill Payer	No Charge
Deposit and Withdrawal per Item.....	No Charge*
*First 500 combined items are free, \$0.25 per item above 500. Combined items include checks, withdrawals, deposits, and electronic items.	

FAIRWINDS Additional Business Operating Checking

Monthly Charge.....	No Charge
Bill Payer	No Charge
Deposit and Withdrawal per Item.....	No Charge*
First 100 combined items are free, \$0.25 per item above 100. Combined items include checks, withdrawals, deposits, and electronic items.	

FAIRWINDS UCF Club Checking

Monthly Charge.....	No Charge
Bill Payer	No Charge
Deposit and Withdrawal per Item.....	No Charge*
*First 200 combined items are free, \$0.35 per item above 200. Combined items include checks, withdrawals, deposits, and electronic items.	

FAIRWINDS Business Analysis Checking

Monthly Charge.....	\$15
Bill Payer	No Charge
Deposit and Withdrawal per Item.....	\$0.15 per item
Sweep Maintenance.....	\$40 per account
Earnings Credit.....	Varies*
*Contact Business Services	

IOTA Checking

Monthly Charge.....	No Charge
Bill Payer	No Charge
Deposit and Withdrawal per Item.....	No Charge

Savings Accounts

Business Money Market	\$10 per month
Average monthly balance below \$5,000	
Non-Profit Business Money Market.....	\$10 per month
Average monthly balance below \$5,000	
Premium Business Money Market.....	\$15 per month
Average monthly balance below \$50,000	
Savings Account Service Charge	\$5 per month
Waived with an average monthly account balance of at least \$500.	

Card Services

ATM Transactions At <i>FAIRWINDS</i> and Publix <i>Presto!</i>	No Charge
ATM Transactions Foreign ATM	\$2.50
Credit Card Foreign Currency Exchange Rate.....	No Charge
Debit Card Foreign Currency Exchange Rate.....	3% of transaction
Credit Card Returned Payment	\$30
Credit Card Late Fee	\$39
Credit Card Over Limit.....	\$39
Over-limit by 1% or more of the credit line	
Credit Card Balance Transfer Fee	No Charge
Credit Card Cash Advance Fee	4%, \$10 minimum
Debit Card Replacement.....	\$5
Inactive Debit Card.....	\$1.50 per month
After 6 months of no transactions	

Deposit Services

Account Reconciliation.....	\$20 per hour
Dormant Account after 12 Months.....	\$10 per month
Account balances under \$500	
Return Deposit Items (Due to NSF/UCF).....	\$15 each
Return Deposit Items.....	\$35 each
For reason other than NSF/UCF	
Redeposit of a Return Deposit Item.....	\$12 each
Per member request.	
Stop Payment	\$30 each
ACH, Bill Payment, or Check	
Stop Payment Removal.....	\$10 each

Electronic Services

Call 24.....	No Charge
e-Statements.....	No Charge
<i>FAIRWINDS</i> Business Online.....	No Charge
Desktop Check Deposit Implementation.....	\$35
Desktop Check Deposit Monthly Access.....	\$20
Online ACH/Payroll Implementation*	\$100
Online ACH/Payroll Exception Item*	\$5 each
Online ACH/Payroll Template Assistance*	\$5 each
*Requires <i>FAIRWINDS</i> Business Grow Checking, <i>FAIRWINDS</i> Business Innovate Checking, <i>FAIRWINDS</i> Business Optimize Checking, or <i>FAIRWINDS</i> Business Analysis Checking.	

Overdraft Services

Insufficient Funds (NSF)	\$35 each
ACH transactions, ATM, check, and everyday debit transactions.	
Overdraft Transfer	\$10 per day
Waived for <i>FAIRWINDS</i> Business Optimize Checking and <i>FAIRWINDS</i> Business Analysis Checking.	
Uncollected Funds.....	\$35 each
Occurs when you make a purchase but your available balance is not enough to cover the purchase. The available balance is your balance minus any holds or debit card authorizations from merchants that may be processed on your account.	

Wire Services

Incoming Domestic.....	\$15 each
Incoming International.....	\$20 each
Outgoing Domestic.....	\$25 each
Outgoing International.....	\$45 each
Online Wire: Implementation*	\$120
Online Wire: Wire Template Assistance*	\$5 each
Online Wire: Outgoing Domestic*	\$10 each
Online Wire: Outgoing International*	\$20 each
*Requires <i>FAIRWINDS</i> Business Grow Checking, <i>FAIRWINDS</i> Business Innovate Checking, <i>FAIRWINDS</i> Business Optimize Checking, or <i>FAIRWINDS</i> Business Analysis Checking.	

Miscellaneous

Account Research.....	\$20 per hour
Bad Address	\$5 per month
Bill Payment Check Copy Fee.....	\$10 each
Per check.	
Cash Coin Purchase or Deposit	\$0.10 per roll
Cash Currency Purchase or Deposit	\$0.10 per \$100
(after \$5,000)	
Check Copies	\$5 each
Delivery of printed check copies. No charge to view/print through <i>FAIRWINDS</i> Business Online.	
Check Copies Within One Day	\$10 each
Express Mail Delivery	\$20, \$75
Next day and second day	
Early Closing Fee (Within 90 days).....	\$25
Fax Service (local, per page).....	\$1 each
Garnishment/Levy Processing.....	\$100 each
Loan Payments by ACH, Credit or Debit Card.....	\$7.95 each
Employee Assisted	
Loan Payments online by ACH.....	\$2 each
From funds at another financial institution	
Money Order.....	\$4 each
Cashier's Check	\$5 each
Statement Copies (Previous 3 months).....	No Charge
Statement Copies.....	\$5 each
No charge to view/print through <i>FAIRWINDS</i> Business Online.	
Verification of Deposit.....	\$10 each