



## Business Advantage Checking Accounts

### Schedule of Fees November 2007

#### Business Advantage Checking Accounts

<b>Business Advantage Checking</b>	No Minimum Balance
<b>Business Advantage Checking – First 100 Transactions* FREE</b>	\$.35 each
<b>Business Advantage Plus Checking</b> Minimum Daily Balance \$10,000 waives fee	\$15.00

#### Business Checking Accounts Fees

Overdraft Insufficient Funds per item	\$20.00
ACH Insufficient Funds per item	\$20.00
Stop Payment	\$20.00
Sweep Transfer to Cover Returned Checks – 5 free per month	\$5.00 each
Checking Account – check copy	\$5.00
Statement Copy per month	\$2.00
Research Fee (1 hour minimum)	\$20.00 per hr.

#### Debit/ATM Card

Transactions made at Quincy CU ATMs	FREE
Transactions made at ATM (other than a Quincy CU ATM) 8 free per month	\$1.00 each
POS Transactions made at ANY location	FREE
Replacement ATM/Debit/Credit Card First Card FREE	\$10.00
Expedited Debit/Credit Card	\$25.00

#### Miscellaneous Fees

Abandoned Property Fee	\$50.00
Levy/Attachment Processing Fee	\$50.00
Outgoing Wire Transfer – domestic only	\$20.00 each
Guaranteed Signatures (3 free per month)	\$1.00
Notary Service	FREE
Loose Coin Deposit	5% of daily deposit*

\* daily deposit exceeding \$250

Returned Deposit Items	
Member Items	\$15.00 each
Non-Member Items	\$3.00 each

Checks	
Treasurer's Check Withdrawn from Account	FREE
Money Order	\$1.00 each
Stop Payment on Treasurer Check	\$20.00
Stop Payment on Money order	\$20.00
American Express Traveler's Cheques	FREE
American Express Traveler's Cheques for Two	1.00% of purchase amount
American Express Gift Cheque	\$2.50
Foreign Currency	\$10.00 per order

Miscellaneous Business Fees	
Lost Night Depository Key	\$25.00
Lost Night Depository Bag Key	\$5.00
Business Checking Supplies Checks, Stamps, One-Write Systems	Pricing as advertised by DELUXE

Home Banking and Bill Pay	
Home Banking (Q-Net)	FREE
Bill Payer	FREE
Stop Payment on Bill Pay Check	\$20.00 each
Copy of a Bill Pay Check	\$3.00 each
Insufficient Funds	\$20.00 each

- Transactions are defined as deposit, withdrawal, check cashing, transfers.
- Safe Deposit Products are available. Please note the lessor does not provide insurance coverage for the contents of your Safe Deposit Box.

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