



Business Advantage Checking Accounts

Schedule of Fees (Effective September 15, 2020)

Business Advantage Checking Accounts	
Business Advantage Checking	No Minimum Balance
Business Advantage Checking – First 100 Transactions* FREE	\$0.35 each
Business Advantage Plus Checking – Minimum Daily Balance \$10,000 waive fee	\$15.00

Business Advantage Checking Account Fees	
Insufficient Funds Charge (Returned)**	\$25.00
Insufficient Funds Charge (Returned) ACH	\$25.00
Stop Payment	\$25.00
Overdraft Protection Tran. Fee to cover returned checks (3 free per month)	\$3.00 each
Checking Account - check copy	\$5.00 each
Statement Copy	\$2.00 per month
Research Fee (1 hour minimum)	\$20.00/hr
Check Printing Fee	Varies by Design

Returned Deposit Items	
Member Items	\$20.00 each
Non-Member Items	\$5.00 each

Debit Card	
Debit Card Replacement Fee	\$10.00
Transactions made at QCU ATMs	FREE
ATM Withdrawal Service Charge. Transactions made at non-QCU ATMs- 8 Free per month	Then \$1.00 each
POS Transactions made an ANY Location	FREE
Expedited Debit Card	\$25.00

*Transactions are defined as deposit, withdrawal, check cashing, transfers.**A fee may be imposed by check, in person withdrawal, ATM withdrawal, or other electronic means.
(Over)

Checks	
Treasurer's Checks Withdrawn from Account (Max. 2 per day)	FREE
Money Orders (Max. 3 per day)	\$1.00 each
Stop Payment on Treasurer's Check	\$25.00
Stop Payment on Money Order	\$25.00
American Express Traveler's Cheques	FREE
American Express Traveler's Cheques for Two	1.00% of purchase amount
American Express Gift Cheques	\$2.50 each

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

Internet Banking and Bill Pay	
Q-Net Internet Banking	FREE
Bill Pay Service	FREE
Stop Payment on Bill Pay Check	\$25.00 each
Copy of Bill Pay Check	\$5.00 each
Insufficient Funds Charge (Returned) Bill Pay Check	\$25.00 each

Miscellaneous Fees	
Abandoned Property Fee	\$50.00
Inactive Account Fee (No Financial Transaction in 12 months)	\$3.00 Monthly
Levy/Attachment Processing Fee	\$50.00
Outgoing Wire Transfer	\$25.00 each
Guaranteed Signatures	FREE
Notary Service	FREE
Loose Coin Deposit	5% of daily deposit exceeding \$250

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09/20 Federally insured by NCUA

