

Business Services Fees

Credit Union Membership	Service Charges	ez Business Checking	Service Charges
Membership share par value <i>(all business owners/signature permissions to account must be members)</i>	\$5	Fee-Free with \$1,000 average daily balance	\$0
		Minimum to open	\$50
		Monthly service fee (without eStatements)	\$10
		Monthly service fee (with eStatements)	\$5
		Minimum balance	\$0
		Minimum to earn dividends	
		<i>This is a non-dividend bearing account.</i>	
		Overdraft from savings, line of credit per transfer <i>(up to Reg D limit of 6 per month)</i>	\$5
		Check printing	<i>At cost; varies with style selected.</i>
Business Savings		Special Handling and Miscellaneous Service Fees	
Minimum to open	\$50	Account ownership/address changes	\$3/occurrence
Minimum to earn dividends	\$100	Deposit correction fee	\$5/correction
Dividend calculations		Non-sufficient funds fee, per item <i>(ACH, check returned item)</i>	\$37.50
<i>Dividends compounded and credited monthly based on average daily balance.</i>		SafetyNet Plus	\$30
		Stop payment, per item (ACH, check)	\$30
		Copy of check	\$7
		Official checks	\$5
		Money orders	\$5
		Wire rerouting fee, per occurrence++	\$10
		Incoming wire transfer	\$15
		Outgoing wire transfer <i>(domestic in lobby or CME@Home)</i>	\$25
		Outgoing wire transfer <i>(int'l)</i>	\$45
		ACH origination debit fee	\$25/month
		ACH origination credit fee	<i>(included in \$25/month)</i>
		ACH exception item <i>(per returned items)</i>	\$3
		ACH exception item <i>(per file reversal)</i>	\$5
		Early closure, less than 180 days	\$25
		Legal processing fee <i>(plus any applicable research fees)</i>	\$25
		Dormant account fee <i>(after 12 months of no activity)</i>	\$6/month
		Returned mail fee	\$5/occurrence
		On-line, Phone and ATM Access	
		CME@Home online account access	FREE
		CME bill pay service	FREE
		CMEbyPhone account access	FREE
		CME ATM transactions	Unlimited FREE
		Non-CME ATM transactions	\$2.50/transaction
		Electronic E-statements/e-notices	FREE
		Statement & Balance Related Fees	
		Account reconciliation, per hour	\$25
		Account research fee, per hour	\$25
		Paper Statement Fee	\$2
		Electronic Statement	FREE
		Statement copy fee, per copy	\$10
		Returned Statement Fee, per occurrence	\$5
Business Money Maximizer Account			
Minimum to open	\$1,000		
Minimum to earn dividends	\$1,000		
Dividend calculations			
<i>Dividends compounded and credited monthly based on average daily balance.</i>			
Business Certificates			
Minimum deposit	\$500		
Penalty for early withdrawal			
<i>The dividend penalty for certificates with a maturity of less than one year is 90 days dividends; penalty for certificates with maturities of one year or more is 180 days dividends.</i>			
Dividend calculations			
<i>Dividends compounded and credited monthly and at maturity based on average daily balance.</i>			
Grace period for renewals			
<i>Members have 10 days from maturity date to make any changes without penalty.</i>			
Dividend tiers	See rate sheet		
Add-on features			
<i>Add to certificates without extending maturity. Minimum of \$50 for electronic deposits; \$250 for cash or check deposits.</i>			

++A Wire Rerouting Fee will be assessed if the wiring information on an incoming wire is incorrect and CME must redirect the incoming wire. Members need to contact CME before sending a wire to obtain the correct wiring information to avoid the fee. ACH & WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state in which you have your account with us, or as adopted in New York if that state has not adopted UCC 4A. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearinghouse association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank, or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit. All fees are subject to change. To find out if anything has changed contact CME at 614.224.8890, write us at 365 S. 4th St., Columbus, Ohio 43215, or email itsgreat@cmefcu.org. Service Charges effective 4/25/14.

Life is good. Make it great.