Relationships. Integrity. Action.

BUSINESS FEES AND CHARGES
Effective Date: September 25, 2025

P.O. Box 4750, Rock Island, IL 61204 | 800-742-2848
Federally Insured By the NCUA

This "Business Fees & Charges" disclosure explains current fees and service charges applicable to the business savings, checking, money market and certificate accounts we offer. We may require other fees and service charges. Service charges are subject to change without notice. Each business and owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Member Service Agreement (BMSA).

Account Maintenance & Services

Fee Description	Fee Amount
Account Closed Within 90 Days of Opening	$20.00
Account Reconciliation and/or Account Research (Per Hour)	$20.00 plus $2.00 per page
Address Update (Postal Notification)	$3.00
Bad Address Fee	$5.00
Dormancy (Inactive for 12 months)	$25.00
Force Close Account Fee	$30.00
Source of Receipt	$6.00
Statement/History Copy (per Page)	$2.00

Overdrafts, Returned Items & NSF Fees

Fee Description	Fee Amount
Automatic Transfer to Cover Overdrafts (From Business Savings)	$5.00
Draft Returned for Closed Account	$6.00
Insufficient Funds Charge External Withdrawal (Returned)***	$29.50
Negotiated/Deposited Item Return Fee	$29.50
Uncollected Funds Fee***	$29.50

*** Maximum of 5 overdraft fee's charged per day

Checks & Drafts

Fee Description	Fee Amount
Check Copy	$3.00
Check Order	Varies
Collection Check (Incoming Domestic)	$10.00
Collection Check (Outgoing Domestic)	$15.00
Corporate Check Copy (Per Copy)	$10.00
Corporate Check (Payee Other Than Member)	$5.00
Item Sent for Collection	$5.00+ Actual Cost
Premier Business Checking without Estatements (monthly)	$5.00
Stop Payment on an Item	$29.50

Low Balance & Excess Withdrawal Fees

Fee Description	Fee Amount
Business Money Markey Excess Withdrawals (Per item Over 3 per Month)	$10.00
Business Money Market Low Balance (Per Month)	$10.00

ATM/Debit Card Services	
Fee Description	Fee Amount
Hot Card	$15.00
Monthly Foreign ATM Transactions Over Six (Per Item)	$1.00
Replacement or Additional Card	$10.00
Internet & Bill Payment Services	
Fee Description	Fee Amount
Bill Payment Expedited Electronic Payment	$5.00
Bill Payment Expedited Paper Payment	$25.00
Verification, Legal & Miscellaneous	
Fee Description	Fee Amount
Garnishment or Levy	$75.00
ID Theft Monthly Fee (Optional Program)	$1.00
Lien Registration	As Applicable by Location
Telephone Transfer Receipt Request	$3.00
Verification of Deposit Completion Fee	$25.00
Cash Handling	
Fee Description	Fee Amount
Check Cash/Negotiation Fee (Exceptions Apply)	2% of Total (Min $5.00)
Coin Counter Usage (Per $100 Counted)	$3.00
Wire Transfers	
Fee Description	Fee Amount
Wire Transfer (Outgoing Domestic)	$25.00
Wire In	$10.00