

## BUSINESS ACCOUNT SCHEDULE OF FEES AND CHARGES

Effective April 1, 2025

Service Fees Paper Statement \$5.00 monthly eStatement FREE Account Reconciliation \$10.00
Per reconciliation after the first reconciliation  Statement Copy
Legal Item, Processing
Wire Transfer Fees  Domestic
Notary Public Service after 3 per month
Loan Late Fees Small Business Loans
Mastercard® Credit Card Fees  Mastercard Annual Fee
First late-payment fee \$25.00 Next 6 monthly late payments \$35.00 Mastercard Over-the-Limit
Balances of \$500 or less.       \$ 25.00         Balances greater than \$500       \$ 35.00

Below Membership Share\$ 5.00 per month
3Point Business Checking Monthly Account Fees Monthly Service Fee
201+\$0.40 each
3Point Business Checking Account Fees
Overdraft Transfer from savings \$ 10.00 per item
Overdraft/NSF\$35.00 Maximum of 5 per business day
Deposited Check Returned \$ 15.00 per item
Stop Payment
Copy of Check
Reinstate Closed Account\$ 5.00 per account
Mastercard Debit Card Fees  Debit Card Replacement

Savings & Money Market Account Fees