

# Business Services Fees

|  |                        |  |   |
|--|------------------------|--|---|
| <b>Credit Union Membership</b>   | <b>Service Charges</b> | <b>Smart Business Checking</b>   | <b>Service Charge</b>                       |
| Membership share par value<br><i>(all business owners/signature permissions to account must be members)</i>  | \$5                    | Minimum to open  | \$50  |
| Membership fee<br><i>(waived for the first 90 days or with a \$501 combined loan and share balance)</i>  | \$5/month              | Monthly service fee  | \$0   |
|  |                        | Minimum balance  | \$0   |
|  |                        | Minimum to earn dividends  |   |
|  |                        | <i>This is a non-dividend bearing account.</i>   |   |
| <b>Business Savings</b>  |                        | Transaction limitations  |   |
| Minimum to open  | \$50                   | <i>First 200 member initiated debits and credits at no cost; \$0.25/item thereafter.</i>         |   |
| Monthly service fee<br><i>(waived if minimum balance is maintained)</i>  | \$5                    | Overdraft from savings, line of credit per transfer<br><i>(up to Reg D limit of 6 per month)</i> | \$5   |
| Minimum balance<br><i>(to avoid monthly service fee)</i>   | \$100                  | Check printing   | <i>At cost; varies with style selected.</i> |
| Minimum to earn dividends  | \$100                  |  |   |
| Dividend calculations  |                        | <b>Special Handling and Miscellaneous Service Fees</b>   |   |
| <i>Dividends compounded and credited monthly based on average daily balance.</i>   |                        | Account ownership/address changes  | \$3/occurrence                              |
| Transaction limitations  |                        | Deposit correction fee   | \$5/correction                              |
| <i>25 deposited items free per month; \$.10/item thereafter; 6 withdrawals per month; \$5.00/each thereafter.</i>  |                        | Non-sufficient funds fee, per item<br><i>(ACH, check returned item, overdraft)</i>               | \$30  |
|  |                        | Stop payment, per item (ACH, check)  | \$30  |
|  |                        | Copy of check  | \$7   |
|  |                        | Official checks  | \$4   |
|  |                        | Money orders   | \$4   |
|  |                        | Wire rerouting fee, per occurrence   | \$10  |
| <b>Business Money Maximizer Account</b>  |                        | Outgoing wire transfer <i>(domestic in lobby or CME@Home)</i>                                    | \$20  |
| Minimum to open  | \$1,000                | Outgoing wire transfer <i>(domestic via phone)</i>   | \$35  |
| Monthly service fee  | \$5                    | Outgoing wire transfer <i>(int'l)</i>  | \$35  |
| Minimum balance<br><i>(to avoid monthly service fee)</i>   | \$1,000                | Outgoing wire transfer <i>(int'l via phone)</i>  | \$45  |
| Minimum to earn dividends  | \$1,000                | Overdraft from savings, line of credit<br><i>(up to Reg D limit of 6 per month)</i>              | \$5   |
| Dividend calculations  |                        | ACH origination debit fee  | \$25/month                                  |
| <i>Dividends compounded and credited monthly based on average daily balance.</i>   |                        | ACH origination credit fee<br><i>(included in \$25/month)</i>                                    |   |
| Transaction limitations  |                        | ACH exception item <i>(per returned items)</i>   | \$3   |
| <i>25 deposited items from per month; \$0.10/item thereafter; 6 withdrawals per month; \$5.00/each thereafter.</i>   |                        | 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>                                      | \$5/month                                   |
|  |                        | Returned mail fee  | \$5/occurrence                              |
| <b>Business Certificates</b>   |                        | <b>On-line, Telephone and ATM Access</b>   |   |
| Minimum deposit  | \$500                  | CME@Home online account access   | FREE  |
| Penalty for early withdrawal<br><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> |                        | CME bill pay service   | FREE  |
| Dividend calculations  |                        | CMEbyPhone account access  | FREE  |
| <i>Dividends compounded and credited monthly and at maturity based on average daily balance.</i>   |                        | CME ATM transactions   | Unlimited FREE                              |
| Grace period for renewals<br><i>Members have 21 days from maturity date to make any changes without penalty.</i>   |                        | Non-CME ATM transactions   | \$1.50/transaction                          |
| Dividend tiers   | See rate sheet         | <b>Statement &amp; Balance Related Fees</b>  |   |
| Add-on features<br><i>Add to certificates without extending maturity. Minimum of \$50 for electronic deposits; \$250 for cash or check deposits.</i>   |                        | Account reconciliation, per hour   | \$25  |
|  |                        | Account research fee, per hour   | \$25  |
|  |                        | Statement copy fee   | \$7   |

+A Wire Rerouting Fee will 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. Service Charges updated 4/21/09. 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.

**Life is good. Make it great.**