



## Business and Organization Account Fee Schedule

Non-Sufficient Funds (NSF) Returns (per presentment) Check, debit card, or electronic overdrafts that are returned due to non-sufficient funds or closed account.	\$27.00	Stop Payment on Member Check/Electronic Withdrawal	\$27.00
Courtesy Pay (per item) Items paid by discretionary courtesy pay that would otherwise be returned.	\$27.00	Replacement ATM, Credit, or Debit Card	\$5.00
Monthly Checking Account Service Charge		Returned Deposited Check or ACH (per item)	\$7.00
Business Economy Checking (200 free transactions <sup>1</sup> )	\$0.00	Foreign Check Deposit/Collection Item Tax	\$10.00
Business Dividend Checking (100 free transactions <sup>1</sup> )	\$10.00	Levy/Court Order/Subpoena Processing (one hour minimum)	\$20.00/hour
Business Advantage Checking (500 free transactions <sup>1</sup> )	\$15.00	Returned Loan Payment Check	\$27.00
Business Vertical Checking (100 free transactions <sup>1</sup> ) This fee is not charged for the calendar month during which the account is opened.	\$0.00	Mortgage Payoff Priority Handling	\$20.00
Business Checking Account Check Clearings (each additional check) First 30 per month free. Applies to business checking accounts established prior to March 1, 2012 only.	\$0.15	Night Depository Key	\$1.00
Line of Credit Overdraft Transfer A fee will be charged to the checking account per advancement for automatic overdraft transactions to pay for check, debit card, and ACH transactions. This fee applies only when the credit union advances funds to pay an overdraft. It is not applicable on advancements requested by the member.	\$4.00	Balance/Research Account (one hour minimum)	\$20.00/hour
Overdraft Transfer From Regular Share Account	\$4.00	Visa® Gift Card	\$2.00
Starter/Temporary Checks (four checks)	\$4.00	Prepaid Reloadable Debit Card Enrollment	
Duplicate Periodic Statement Copy (per statement) Members enrolled in ETCU's free eStatement service can obtain statement copies online or at a branch at no charge.	\$4.00	Travel Money	\$6.00
Duplicate Tax-Reporting Form or Notice	\$2.00	Everyday Spend	\$7.00
Money Order	\$2.00	Other prepaid reloadable debit card fees may apply.	
Cashier's Check There is no charge when a cashier's check is payable to the account holder only or is issued as loan proceeds.	\$2.00	Debit & Credit Card Foreign Transaction Fee	up to 1% of the amount swiped
Cashier's Check Copy	\$4.00	Coin Counting There is no charge for rolled coin deposits, and coin wrappers are available at no charge.	2% of the amount counted
Deposited or Cashed Check Copy Within the past year	\$2.00	Domestic Outgoing Wire Transfer	\$20.00
Greater than one year	\$5.00	Foreign Outgoing Wire Transfer	\$40.00*
Members using online banking can obtain copies of checks written on their accounts online at no charge.		*Additional fees may be charged for foreign wires by the processing and receiving institutions.	
ATM Withdrawals Up to ten ATM withdrawals per account per month may be made at any ATM without charge. A \$2.00 fee will be assessed for each additional ATM withdrawal per month. However, other institutions may assess a usage fee. This fee is withdrawn from the applicable account as one charge at the end of the month. *This fee does not apply to the Business Vertical Checking account.	\$2.00 fee charged for each ATM withdrawal over ten*	Inactive Account A primary account owner with aggregate share balances less than \$200 and no activity for two years or more will be charged a monthly inactivity fee. Only withdrawals, deposits, and loan payments are considered activity. Primary account owners are exempt from the fee if they are under age 23 or have any of the following products: Individual Retirement Account, active loan, credit card, or safe deposit box.	\$5.00/month
ATM Fee Reimbursement Qualified Business Vertical Checking accounts may be reimbursed for ATM usage fees that are charged by other institutions. We will reimburse up to \$15.00 to the applicable checking account at the end of the month. Please see Rate Information for qualification criteria.	Refund up to \$15.00	Outgoing Local Fax For purposes unrelated to an account.	\$2.00
		Printed Checks	Varies
		Safe Deposit Box Annual Rental	
		3 x 5 x 22 inches	\$20.00 <sup>^</sup>
		3 x 10 x 22 inches	\$30.00 <sup>^</sup>
		5 x 10 x 22 inches	\$40.00 <sup>^</sup>
		10 x 10 x 22 inches	\$75.00 <sup>^</sup>
		<sup>^</sup> Any entity renting a minimum of three safe deposit boxes will receive a 20% discount on each box annually.	
		Safe Deposit Box Rental Late Payment	\$10.00
		Safe Deposit Box Key Replacement	\$7.50
		Safe Deposit Box Drilling	Actual Cost

<sup>1</sup> Transactions include checks paid, withdrawals, deposits, deposited items, and electronic (ACH or POS) debits and credits. Transactions in excess of the free amount are subject to a fee of \$0.35 per item.

<sup>2</sup> Transactions include checks paid, withdrawals, deposits, and deposited items. Transactions in excess of the fee amount are subject to the fee of \$0.35 per item.

Fees associated with loan and other account types will be disclosed at the time of application and/or approval. The information contained in this Fee Schedule is accurate as of 04/2025 and may change after that date. For current information, call us at (812) 477-9271 or toll-free at 1-800-800-9271. Fee information is also available on our website at [libertyfcu.org/fees](http://libertyfcu.org/fees). Federally Insured by the National Credit Union Administration.

Our Consumer Fee Schedule is available upon request.





## Business and Organization Accounts

	Business Vertical Checking	Business Economy Checking	Business Dividend Checking	Business Advantage Checking
	Ideal for businesses and organizations that keep higher balances, want to earn dividends on their checking funds, and have limited in-person transactions.	Ideal for small businesses and organizations conducting lower transaction volumes.	Ideal for businesses and organizations that keep higher balances, want to earn dividends on their checking funds, and have limited monthly transactions.	Ideal for businesses and organizations with higher transaction volumes.
Minimum balance to open account	\$50	\$50	\$100	\$500
Minimum balance requirement	\$0	\$0	\$0	\$0
Number of complimentary transactions	100 <sup>2</sup>	200 <sup>1</sup>	100 <sup>1</sup>	500 <sup>1</sup>
Monthly fee	\$0	\$0	\$10	\$15
Minimum balance to avoid fee	\$0	\$0	\$5,000 average monthly balance	\$15,000 average monthly balance
Earns dividends	Yes	No	Yes	No
Excess transaction fee	\$0.35 per item <sup>2</sup>	\$0.35 per item <sup>1</sup>	\$0.35 per item <sup>1</sup>	\$0.35 per item <sup>1</sup>
Online banking and Bill pay	Free	Free	Free	Free
Debit card	Free	Free	Free	Free
Overdraft protection	Available	Available	Available	Available
Business Credit Card	Available	Available	Available	Available

<sup>1</sup> Transactions include checks paid, withdrawals, deposits, deposited items, and electronic (ACH or POS) debits and credits. Transactions in excess of the free amount are subject to a fee of \$0.35 per item.

<sup>2</sup> Transactions include checks paid, withdrawals, deposits, and deposited items. Transactions in excess of the fee amount are subject to the fee of \$0.35 per item.

The Business Dividend checking account will be credited all dividends earned during the statement period. See the rate sheet for dividend rates and calculations. Dividends are computed on the daily balance and paid monthly for those days in which the minimum balance is on deposit. Fees may reduce earnings.

The Business Vertical Checking account dividends are not paid on balances over \$20,000. No dividends paid if all monthly requirements are not met or if fewer than fifteen debit card transactions post in the month. Debit transactions typically post within two business days and may vary based on merchant processing. Monthly requirements include: enrollment in eStatements, one or more online banking or mobile banking login(s), one or more direct deposit(s) into the account, and fifteen or more debit card transactions. Online and mobile banking logins and eStatements enrollment are reported and counted the next business day. ATM transactions do not qualify. We reserve the right to restrict the number of Business Vertical Checking Accounts per tax ID number.

We verify the past checking history of applicants with ChexSystems, a national consumer reporting network. Information obtained from the report could result in checking account denial. Federally Insured by the National Credit Union Administration. This information is current as of 8/2019 and may change after that date.