



Business Checking, Savings & Money Market

Account	Daily Balance	Rate	APY*
Premium Business Checking	\$3,000 to waive \$10 monthly service charge	N/A	N/A
Biz-e Free Checking	None	This account does not pay dividends	
Business Savings	\$500 to earn dividends	0.00%	0.00%
Business Money Market	\$2,000 - \$9,999	0.25%	0.25%
	\$10,000 - \$24,999	0.25%	0.25%
	\$25,000 - \$49,999	0.50%	0.50%
	\$50,000 & above	0.75%	0.75%

*APY = Annual Percentage Yield

Business Account Details

Account	Daily Balance	Rate	APY*
Premium Business Checking	<p>Perfect for your small business, this account focuses on the basics to ensure your account activity flows as smoothly as possible. At PNWFCU, we believe your business checking account should provide convenient and flexible options that don't complicate your business.</p> <ul style="list-style-type: none"> • 99 checks cleared per month at no charge • No service fee when a \$3,000 average daily balance is maintained in your account • \$10.00 monthly service fee if the average balance requirement is not met 		
Biz-e Free Checking	<p>Ideal for the business owner looking for the speed and convenience of electronic banking partnered with the personalized service that you've come to expect from Pacific NW Federal Credit Union.</p> <ul style="list-style-type: none"> • 10 checks cleared per month at no charge • 20 FREE online bill payments • No minimum balance requirement • No monthly service fee • FREE E-statements (required) 		
Business Savings	<p>Establish your membership and eligibility for all Business Services at PNWFCU with your savings account. Features include:</p> <ul style="list-style-type: none"> • \$5 opening deposit • No monthly service fee 		
Business Money Market	<p>A money market account is an easy way to start saving while earning dividends. Account requires a \$2,000 minimum balance to open.</p>		

*APY = Annual Percentage Yield.

Federally insured by NCUA. The rates appearing in this schedule are accurate as of the effective date indicated on this disclosure. The Credit Union may offer other rates for these accounts from time to time.



Business Checking Account Fees		
Type of Account	Features	Monthly Service Charge
Biz-e Free Checking	- 10 checks cleared per month - E-Statements required (free) - Free Bill Pay	None
Premium Business Checking	- 99 checks cleared per month - Earns dividends, when \$3,000 average daily balance maintained - Bill Pay \$4.95 / month	\$10.00 per month Waived with \$3,000 average daily balance
Other Business Services Fees		
Check Clearing Charge	After established limit/per item	\$0.15
ATM Inquiries & Withdrawals	Non-CO-OP Network Machines (Additional surcharge by ATM owner may apply)	\$1.50
Cashier's Checks	Payable to 3rd party	\$4.00
Counter Checks	Per 12 – no charge with new checking account	\$2.50
Plastic Card Replacement	7-10 day delivery time	\$10.00 International destinations and rushed orders will incur additional shipping expense. Contact us for costs
Stop Payment	Check / ACH per stop Corporate check per item	\$25.00
Overdraft Fees	Per presentment	\$30.00
Request for Copies	Member check / per item Member deposited item / per item Cashier's check / per item Member Account Statement / per month	\$2.00 \$5.00 \$3.00 \$3.00
Dormant Account	Savings account only, no activity for 12 months and balance at or below \$500	\$10.00 monthly
Account Reconciliation/Research	Per hour	\$25.00
Currency Fee	Rolled coin only/per roll	\$0.50
Coin Fee	Rolled coin only/per roll	\$0.05
Pay-By-Phone Fee	Other institution pay by credit card	\$15.00
Wire Transfer	Domestic wire - incoming Domestic wire - outgoing International wire - incoming International wire - outgoing	\$8.00 \$20.00 \$20.00 \$40.00
Collateral Protection Processing	Per occurrence	\$25.00
Garnishment / Legal	Per action	\$75.00
Bad Address / Returned Mail	Per month	\$5.00
Account closed	Within 0-3 months of opening	\$5.00
Business Loan Fees		
Loan Fee	Percentage of loan amount / per loan	½% - 2% with \$500 minimum
Loan Rewrite / Renewal Fee	Percentage of loan amount / per loan	½% - 1% with \$500 minimum
Documentation Fee	Varies by loan type	\$200 - \$500
Additional third-party fees vary, will be paid by borrower and may include: Credit Report, Underwriting, Appraisal/Collateral Evaluation, Environmental Report and Title/Escrow expenses		



Transaction Processing Guide

To ensure you receive the highest level of service and we accurately handle your transactions, please follow these general guidelines when preparing your transactions:

Check Deposits

- All checks must be endorsed with your endorsement stamp.
- Divide checks into bundles of no more than 99 items. Include an adding machine tape with the beginning of the list displaying a zero total and a grand total at the end of the list should be at the top of the deposit. Checks should be in the same order as listed on the tape. The tape should reflect the number of items contained in the bundle. Place all checks in the same direction, free of staples and paper clips.
- If using deposit slips, enter each adding machine tape total on the deposit slip along with any currency or coin being deposited. Include total on deposit slip and place at the top of the deposit

Coin and Currency Deposits

Currency and Coin Chart			
Currency must be banded or strapped as follows:			Coin must be rolled as follows:
1's	\$25.00	\$100.00	Pennies \$0.50
5's	\$100.00	\$500.00	Nickels \$2.00
10's	\$200.00	\$1,000.00	Dimes \$5.00
20's	\$500.00	\$2,000.00	Quarters \$10.00
50's	\$1,000.00	\$5,000.00	
100's	\$1,000.00	\$10,000.00	

- Include an adding machine tape listing each denomination total separately and then a grand total of all denominations at the end. If using deposit slips, enter each adding machine tape total on the deposit slip along with any check, currency, or coin being deposited. Place the slip at the top of the deposit. All cash should be organized by denomination.
- Strapped/rolled deposits will be processed as night-drop transactions only. Deposits may be left in the Night Drop or at a Teller Station in a dual custody locked bag. Deposits received by 8 a.m. will be processed by 4 p.m. the same business day. Deposits received after 8 a.m. will be processed by 4 p.m. the next business day.
- Loose coin and currency will be accepted only if less than a full strap or roll.

Coin and Currency Orders

- All orders will be filled subject to Credit Union cash availability. Large orders should be emailed or called in at least 24-hours prior to your arrival. Only full coin rolls and full currency straps will be given out on orders. Refer to the Currency and Coin Chart above.

Disclosure

- Failure to adhere to the above guidelines may result in unnecessary delays in transaction processing and declined transactions or services.