

Chartway Business Account Rate Sheet & Fee Schedule

Fees Effective: December 4, 2023

Checking and Overdraft Protection

Amount

Community Checking – No Monthly Maintenance Fee	None
Small Business Checking (Monthly Maintenance Fee waived with e-Statement enrollment)	\$10.00/month
Premium Business Checking (Monthly Maintenance Fee waived with average daily balance of \$2,500)	\$10.00/month
Overdraft Privilege ¹ (can cover up to \$500 on transactions when there are non-sufficient funds)	\$30.00/per transaction

General Accounts

Amount

Check Printing	Varies by style
Garnishment/Levy/Subpoena	\$50.00
Returned Deposited Item	\$20.00
Non-Sufficient Funds	\$30.00
Stop Payment	\$30.00
Inactivity Fee ²	\$4.00
Payment by Phone	\$4.95
Wire Transfer Fee	\$25.00

Cards

Amount

ATM Balance Inquiry (Non-Chartway owned machine, out of CO-OP Network [®])	\$1.00
ATM / Transactions (Non-Chartway owned machine, out of CO-OP Network [®])	\$1.00

Safe Deposit Box

Amount

Safe Deposit Drilling (with new keys)	\$180.00
Lost Key	\$55.00

Wire Transfers

Amount

Outgoing Domestic	\$25.00
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Fees subject to change.

¹Accounts will be charged the standard Overdraft fee of \$30 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$30 for items returned. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty-two (32) day period for a minimum of one business day, if you default on any loan or other obligation to Chartway Federal Credit Union or if your account is subject to any legal or administrative order or levy. Overdraft Privilege requires opt-in to activate. Community Checking is not eligible for Overdraft Privilege.

²Inactivity Fee is applied to all inactive members with a daily balance less than \$200 and no transactional activity in 12 months. Account holders under the age of 18 are excluded from the Inactivity Fee.



Chartway Business Account Rate Sheet & Fee Schedule

Fees Effective: September 31, 2023

Checking

Transaction Fees (managed through account Analysis)

Community Checking

No transaction fees for checks deposited, checks clearing or cash handling.

Small Business Checking

Checks - \$.25 per item charge after 100 checks deposited per month.

Cash - .05% after \$10k per month (deposited and withdrawn)

Premium Business Checking

Checks - \$.15 per item charge after 250 checks deposited per month.

Cash - .05% after \$10k per month (deposited and withdrawn)



Fees subject to change.

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