

# TALERIS CREDIT UNION INC.

Business Account Fee Structure | Effective November, 2011

## Standard Business Checking

Minimum Balance to Open	\$100.00
Monthly Service Charge	\$10.00
Average Daily Balance Required to Avoid Monthly Service Charge	\$250.00
Free Transaction Items per Month	150
Per Transaction Item Fees	(each item over 150) \$0.25
Early Account Closure Fee (if closed within 90 days of opening)	\$25.00
First 10 MAC*, Star* and other Taleris home networks ATM transactions (per month)	FREE
After 10, per transaction	\$2.50
Cirrus* Transactions	\$2.50
First 10 Debit and Point-of-Sale Transactions (with PIN, per month)	FREE
After 10, per transaction	\$1.00
CU Online Banking Access	FREE
Teller 24e with E-Statements (no paper)	FREE
Paper Statement (per statement)	\$10.00
ATM Empty Envelope Fee (per occurrence)	\$30.00
Overdraft ATM/Debit Point of Sale	\$35.00
Card Replacement	\$3.00

## Premier Business Checking — Interest Bearing

Minimum Balance to Open	\$100.00
Monthly Service Charge	\$10.00
Average Daily Balance Required to Avoid Monthly Service Charge	\$5,000.00
Free Transaction Items per Month	500
Per Transaction Item Fees	(each item over 500) \$0.15
Early Account Closure Fee (if closed within 90 days of opening)	\$25.00
First 10 MAC*, Star* and other Taleris home networks ATM transactions (per month)	FREE
After 10, per transaction	\$2.50
Cirrus* Transactions	\$2.50
First 10 Debit and Point-of-Sale Transactions (with PIN, per month)	FREE
After 10, per transaction	\$1.00
CU Online Banking Access	FREE
Teller 24e with E-Statements (no paper)	FREE
Paper Statement (per statement)	\$10.00
ATM Empty Envelope Fee (per occurrence)	\$30.00
Overdraft ATM/Debit Point of Sale	\$35.00
Card Replacement	\$3.00

## Business Savings

Minimum Balance to Open	\$100.00
Monthly Service Charge	\$10.00
Average Daily Balance Required to Avoid Monthly Service Charge	\$250.00
Early Account Closure Fee (if closed within 90 days of opening)	\$25.00
Cirrus* Transactions	\$2.50
CU Online Banking Access	FREE
Teller 24e with E-Statements (no paper)	FREE
Paper Statement (per statement)	\$10.00
ATM Empty Envelope Fee (per occurrence)	\$30.00
Overdraft ATM	\$35.00
Card Replacement	\$3.00

## Use of Member Service Representatives

These Services are FREE when completed on Taleris Audio Account Access (Telephone), and Teller24e (Online account access).

Taleris will charge for the following transactions completed by a Taleris Member Service Representative:

Balance Inquiries	\$ 2.00
(Business Savings, Business Checking)	
Transfer Funds Between Accounts (Per Transfer)	\$ 5.00
(i.e. Business Savings to Business Checking, Business Checking to Business Savings)	
History of Cleared Checks (Per Check)	\$ 2.00
Account Transaction History (Per Transaction)	2.00
Prior Year Dividends Received on Deposits	2.00
Preparing and Mailing a Taleris Official Check	\$ 3.00
(Including non-member request)	
Account Reconciliation (Per hour, 1/2 hour minimum)	\$ 30.00

## Miscellaneous Fees / Services

Statement Copies (per statement)	\$ 5.00
Account History Printout (per page)	\$ 5.00
Gift Card Fee	\$3.95
Check Printing	Price varies by member selection
Returned Check (Check or ACH Overdraft/NSF) (per item)	\$35.00
(per check, includes second party check)	
Automatic Transfer to Cover Check (per transfer)	\$5.00
Inquiries for Balances or Checks Clearing (per inquiry or check)	\$2.00
Photocopy of Check (per check)	\$5.00
Stop-Payment Charge	\$30.00
Wire Transfer (incoming - per transfer)	\$5.00
Wire Transfer (outgoing domestic - per transfer)	\$20.00
Wire Transfer (outgoing international - per transfer)	\$50.00
ACH Return Item Fee	\$35.00
ACH Stop Payment Fee	\$30.00
Coin Deposits over \$100.00 (per hundred)	\$ 2.00
Levy/Garnishment/Attachment	\$50.00
Escheat Fee	\$30.00
Returned Mail (non-notification of address change)	\$20.00
Foreign Exchange Transaction Fee	The Cross Boarder Assessment Fee and the Currency Conversion Assessment (CCA) Fee for the MasterMoney Debit Card is 1%
Visa: For information on Visa Fees, call 800.558.3424	

**NOTE:** Not all Taleris services are available in all areas of the country. Some fees may differ in certain states. Also, unless otherwise disclosed, fees are subject to change without prior notice. Current service charges may be obtained by calling the Member Services Department at 800.828.6446 Ext. 430 or on the Taleris website, [www.taleris.org](http://www.taleris.org). For ATM and other related fees, please refer to the Taleris Schedule of Service Charges.