

# SPECIALTY BUSINESS ACCOUNT SUMMARY



Effective 04/26/2021

Membership Share - \$5.00 Par Value

	DIVIDEND BEARING	MINIMUM BALANCE	MONTHLY DEPOSIT ITEM <sup>1,4</sup>	MONTHLY CHECKS CLEARED <sup>4</sup>	MONTHLY LOW BALANCE FEE <sup>2</sup>
BUSINESS SAVINGS <sup>3,5,6</sup>	Balances of \$100.00	\$100.00 combined average daily deposit balances	\$0.10 per check item after 50	N/A	\$10.00
BUSINESS SECONDARY SAVINGS <sup>3</sup>	Balances of \$100.00	N/A	\$0.10 per check item after 50	N/A	N/A
BUSINESS MONEY MARKET	Balances of \$2,500.00	\$2,500.00 daily minimum balance	\$0.10 per check item after 50	N/A	\$10.00

	DIVIDEND BEARING	MINIMUM BALANCE	MONTHLY DEPOSIT ITEM <sup>1,4</sup>	MONTHLY CHECKS CLEARED <sup>4</sup>	MONTHLY MAINTENANCE FEE
SPECIALTY BUSINESS CHECKING <sup>3</sup>	N/A	N/A	\$0.10 per check item after 50	N/A	\$100.00

1 \$0.10 per check after 50 for entire membership.

2 Balance falls below minimum.

3 Debit cards inactive for 18 months or more will be closed to protect you and the credit union from fraud, loss or misuse.

4 Does not include other items such as ACH or cash.

5 Specialty Business Checking is required with membership.

6 An application fee of \$1,000.00 will be collected when membership is requested. The fee will be assessed when the nature of the business of the account will involve cannabidiol (CBD) sales, hemp farming or anything related to or involving the marijuana business in the state of Wisconsin. The fee is assessed to cover costs for regulatory compliance including, but not limited to, background checks, onsite visits, vendor verification and reporting. The fee is non-refundable, even if membership is denied.

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OTHER SERVICES	FEE
Duplicate Statement / History	\$2.00
Duplicate Tax Statement	\$5.00
Stop Payment – In Branch/Online/Phone	\$15.00
ACH Stop Payment	\$15.00
Hourly Research or Reconciliation	\$25.00
Legal Process / Judgment	\$50.00
Check Copy	\$5.00
Official Check	\$2.00
Non-Member On-U's Check Cashing	\$5.00
Returned Credit Card Payment	\$25.00
Payment by Phone <sup>1</sup>	\$25.00
Zippered Cash Bag	\$5.00
Zippered Cash Bag with Lock	\$25.00
Bill Pay Photo Copy	\$10.00
Foreign ATM Withdrawal (4 free every month) <sup>2</sup>	\$1.00
Incoming Wire Transfer – Domestic and Foreign	Free
Outgoing Wire Transfer – Domestic	\$25.00
Outgoing Wire Transfer – Foreign	\$35.00

OTHER SERVICES (CON'T)	FEE
MasterCard®/VISA® Foreign Transaction Fee <sup>3</sup>	Up to 1%
ACH Business Services	Varies <sup>4</sup>
Rush Bill Payments	Varies <sup>4</sup>
Check Orders	Varies <sup>4</sup>
Cash Deposit Services	Varies <sup>4</sup>
Coin and Currency Orders	Varies <sup>4</sup>

ACCOUNT SERVICES	FEE
Non-Sufficient Funds / Courtesy Pay	\$32.00
Overdraft Transfer	\$10.00
Collection Item	\$32.00
Negative Balance Fee <sup>5</sup>	\$5.00
Monthly Dormant Account <sup>6</sup>	\$5.00
Membership Closed within 90 Days	\$25.00
Monthly Paper Statement	\$2.00
Deposit Item Returned Unpaid	\$10.00
Checks Returned with Statement	\$10.00

For complete details view the **Mastercard® Guide to Benefits for Cardholders** by visiting [verveacu.com/mastercardbenefits](http://verveacu.com/mastercardbenefits)

1 Processing fee for loan payment made through third party.

2 Foreign ATMs are ATMs not owned by Verve or an affiliated organization.

3 Verve does not charge any foreign fees, but MasterCard/VISA does charge up to a 1% fee for each foreign transaction completed.

4 Call Business Services for information.

5 Daily after ten (10) consecutive days of negative balance.

6 After 12 months of inactivity, aggregate account balance under \$1000 and no loans.