

Commercial Business Services Account Fee Schedule

Effective 7/05/2023

Savings

Savings Overdraft transfer fee.....	\$1
Inactive account fee per month	\$5
Stop payment ACH.....	\$10
Insufficient Funds - ACH debit.....	\$28
Debit origination return fee.....	\$28

Business Checking

Check copies (each).....	\$2
Stop Payment (share draft, ACH).....	\$10
Paid Checks insufficient funds.....	\$28
ACH Credit returned payment fee.....	\$28
ACH debit items (External withdrawal returned).....	\$28
ACH debit items (External withdrawal paid).....	\$28
Business Elite Checking (monthly maintenance fee if average daily balance is below \$2,500).....	\$10

Business Debit Card

ATM surcharges (up to 10 per month).....	Free
Greater than 10.....	\$0.50
International service assessments.....	1% of transaction
Replacement of VISA® debit card.....	\$5
Rush replacement card.....	\$25
ATM deposit correction.....	\$7.50

Loans and Credit Cards

Check returned unpaid.....	Up to \$10
Debit origination payment return fee.....	Up to \$30
Credit card overnight mailing fee (1-3 business days).....	\$45
(2-4 business days).....	\$25
International service assessments.....	1% of transaction
Replacement of Visa® credit card.....	\$5

Business Bill Pay

Bill Pay NSF.....	\$28
Bill Pay stop payment.....	\$20

Cash Management (Commercial Online Banking)

Fees furnished upon request. Please contact your Business Banking Officer.

Other Fees

Account reconciliation/research (per hour).....	\$15
Escheatment fee (accounts legally deemed abandoned property).....	\$100
Notary Members and Non-members.....	Free
Processing information for subpoenas or other legal processing Up to 4 hours.....	\$50
After 4 hours.....	\$25 per hour
Replacement night drop key.....	\$10
Statement copy.....	\$2
Wire transfer (domestic) Incoming.....	Free
Outgoing.....	\$22.50
Wire transfer (international) Incoming.....	\$10
Outgoing.....	\$35

Per Item Fees

IOLA Checking.....	No per item charge
Organizational Checking 500 items per month.....	Free
Greater than 500.....	\$0.25 per item
Business-Ease Checking 175 items per month.....	Free
Greater than 175.....	\$0.25 per item
Business-Elite Checking 350 items per month.....	Free
Greater than 350.....	\$0.25 per item
Money orders.....	\$2

If we reject a check or ACH payment, and it is presented for payment again, you may be assessed another fee as disclosed in the fee schedule, each time the payment is presented.



A Division of Broadview



Federally insured by NCUA.
Fees are subject to change.

Merger Notice

As of August 1, 2022, Capital Communications FCU (CAP COM) and State Employees FCU (SEFCU) officially merged to become one new credit union, **Broadview Federal Credit Union**. "CAP COM," "Capital Communications Federal Credit Union," "SEFCU," and "State Employees Federal Credit Union" are now considered our "Legacy Names."

While we update everything to reflect Broadview Federal Credit Union, we will temporarily operate in some instances under our Legacy Names and you may see "CAP COM, a division of Broadview Federal Credit Union" and "SEFCU, a division of Broadview Federal Credit Union."

No matter what name you see on signage, in documents, etc., we have officially become one legal entity, and are now Broadview Federal Credit Union.

As a member, you will see certain documents labeled with the Legacy Names however, you are doing business with one credit union, Broadview Federal Credit Union.

For example, you shall consider any reference to "SEFCU" or "CAP COM" in your account opening documents, deposit requests, or existing loan documents to be replaced with "Broadview FCU" wherever it appears therein. Similarly, applications for new deposit accounts or consumer loans may reference the Legacy Names CAP COM or SEFCU, but your obligation is with Broadview Federal Credit Union.

With regard to deposit insurance, if you have funds on deposit at both CAP COM and SEFCU, as of February 1, 2023, those deposits shall be combined to determine your maximum deposit insurance coverage.

THIS NOTICE PROVIDES IMPORTANT INFORMATION REGARDING THE CAP COM FCU/SEFCU MERGER. PLEASE RETAIN THIS NOTICE WITH YOUR DOCUMENTS