



## Business Fee Schedule

Effective April 1, 2019

	Basic Business Checking	Business Dividend Checking	Business Earnings Credit Checking
Interest	NO	YES	NO
Earnings Credit	NO	NO	YES
Interest Tiers	N/A	Matches retail MMDA rates and dollar brackets. Interest is compounded daily and credited monthly.	N/A
Method of Calculating Interest	N/A		N/A
Minimum Balance to Open	\$5.00	\$5.00	\$5.00
Maintenance Service Charge	No charge	\$10.00 per month	\$12.00 per month
Average Daily Collected Balance to Avoid Maintenance Service Charge	\$0.00	\$1,500.00	Fees may be offset by earnings credit
Number of combined monthly transactions ( <b>includes checks paid, deposits, deposited items, ACH debits</b> )	500 free then \$0.25 per item	500 free then \$0.35 per item	Check/Items Paid \$0.15; Deposits \$0.50; Deposited Items \$0.09
Business Debit/ATM Card with no monthly fee	YES	YES	YES
Online Banking Available	YES	YES	YES
Mobile Banking Available	YES	YES	YES

## Miscellaneous Service Fees

DESCRIPTION	FEE
Return Deposited Item, <i>per item</i> .....	\$7.81
Early Closeout Fee, <i>per account</i> .....	\$5.00
(New Accounts closed within 180 days)	
Insufficient Funds Charge, <i>per item</i> .....	\$30.00
(Check, ATM/POS, EFT)	
Uncollected Funds Charge, <i>per item</i> .....	\$30.00
(Check, ATM/POS, EFT)	
Overdraft Transfer, <i>per transfer from shares</i> .....	\$5.00
Stop Payment Fee, <i>per item</i> .....	\$30.00
(Check, EFT, Money Order or Official Check)	
Electronic Statements.....	No Charge
Online Banking and Online Bill Pay .....	No Charge
<i>Special Services:</i>	
Stop Payments (Check or ACH), <i>per item</i> .....	\$30.00
Same Day/Overnight Payments, <i>per item</i> .....	\$15.00
PopMoney Next Day Payments, <i>per payment</i> .....	\$3.00
Audio Response (Memberline).....	No Charge
Inactive Fee, <i>per month (after 12 mos inactivity)</i> .....	\$5.00
Abandoned Property Fee, when escheated .....	\$30.00
Tax Levy Fee, <i>per levy</i> .....	\$40.00
Child Support Levy Fee, <i>per levy</i> .....	\$40.00
<i>Copies:</i>	
Check Printing Charge, <i>per check (first 6 free)</i> .....	\$8.00
Statement Printing Charge, <i>per statement</i> .....	\$5.00
Account Activity Charge, <i>per printout</i> .....	\$2.00
Account Research, <i>per hour</i> .....	\$25.00
<i>Wire Transfers:</i>	
Incoming Wire Charge, <i>per wire</i> .....	\$10.00
Outgoing Wire Charge, <i>per wire</i> .....	\$20.00
Foreign Wire Charge, <i>per wire</i> .....	\$40.00
Canadian Item Processing Fee, <i>per item</i> .....	\$25.00
Over the Counter Checks, <i>per sheet of 4</i> .....	\$1.00
Rolled Coins Fee, <i>per roll</i> .....	\$0.10
Strapped Bills Fee, <i>per strap</i> .....	\$0.30
Security Bag Deposit, <i>per bag</i> .....	\$25.00
(refunded upon return)	
<i>Business Money Market Account:</i>	
Maintenance Service Charge, <i>per month</i> .....	\$25.00
Fee waived if:   Minimum Daily Balance of \$10,000 or	
Member Business Loan relationship	

DESCRIPTION	FEE
<b>CASH MANAGEMENT SERVICES</b> (ACH Direct File Transfers)	
ACH Monthly Fee .....	\$25.00
ACH Fee—Credit, <i>per item</i> .....	\$0.10
ACH Fee—Debit, <i>per item</i> .....	\$0.10
ACH Returns, <i>per item</i> .....	\$7.81
<b>REMOTE DEPOSIT</b>	
Monthly Charge.....	\$75.00
Deposited Item Fee, <i>per item</i> .....	\$0.03

ATM	
Withdrawals .....	No Charge
Balance Inquiries .....	No Charge
Card Reissue Fee (ATM or Debit Card), <i>per card</i> .....	\$15.00

### SAFE DEPOSIT

Safe Deposit Box Rental:

Size	Annual Fee
3x5	\$30.00
5x5	\$35.00
3x10	\$45.00
5x10	\$55.00
10x10	\$90.00

Safe Deposit Box Late Fee, <i>per month</i> .....	\$5.00
Lost Key, <i>per key</i> .....	\$20.00
Box Drilling, <i>per box</i> .....	\$150.00

### OTHER

Money Order Fee, <i>per item</i> .....	\$2.00
Official Check Fee, <i>per item</i> .....	\$5.00
Notary Fee (non-member), <i>per document</i> .....	\$1.25
Medallion Stamp, <i>per document</i> .....	\$10.00
Faxes/Copies - Local/Non Local, <i>per page</i> .....	\$2.00
Returned Mail fee, <i>per item</i> .....	\$5.00

(800) 821-0160 • [www.freedom.coop](http://www.freedom.coop)  
10 Locations throughout the Pioneer Valley



Federally insured by NCUA. Shares and deposits in excess of NCUA limits are fully insured by MSIC.