

Business Accounts Service Fees

At Together Credit Union, our mission is to help our members achieve financial success. To this purpose, we focus on providing great rates, products, and services, and convenient access, plus keeping fees simple and to a minimum. We hope you enjoy the benefit and support it affords your business to confidently manage money.

Account Administration

Returned statement	\$5/each
Account research	\$20/hour
Check/periodic statement copy.....	\$2/item
Returned NSF/UCF check or ACH item*.....	\$25/item
Paid NSF check, ACH or debit item ¹	\$25/item

**You may incur multiple returned item fees for the same presented check, draft or item. For additional information see Business Membership and Account Agreement.*

Business OnlineAccess..... FREE

ACH Origination	\$25/month
Remote Deposit Capture ²	\$25/month

Checking

Printed checks.....	varies
Stop payment on check or ACH item	\$29/item
Positive Pay for NSF/UCF check or ACH item ³	\$10/item
Foreign check processing <i>(additional foreign institution fees may apply)</i>	
Provisional Canadian Cash Letter	\$6/item
Provisional Foreign and USD.....	\$6/item
Provisional Return.....	\$40/item
Collection Item Foreign and USD.....	\$17/item
Collection Item Return	\$40/item

Wire Transactions

Outgoing bank wire, domestic.....	\$30/each
Outgoing bank wire, international	\$50/each

Shared Branch

1-5 Transactions	\$5/month
6-10 Transactions	\$10/month
11+ Transactions	\$20/month

ATM (ATM owner-imposed surcharges may apply)

Withdrawals at non CO-OP ATMs.....	\$2.00/transaction
Inquiries at non CO-OP ATMs.....	\$2.00/inquiry

Other

Business Money Market Minimum Balance Fee	\$10/mos
<i>*Waived with minimum avg monthly balance of \$2,500</i>	
Money Order	\$3/each
Cashiers Check.....	\$4/each
Visa Gift Card	\$4/each

	Business Checking	Business Checking Plus	Non-Profit/Club Checking
Monthly Service Fee	No Charge	\$10.00 (waived w/ avg monthly balance)	No Charge
Average Monthly Balance	None	\$1,000	None
Transaction Fee	\$0.30 Per Item Fee after a 150 Combined Item Allowance (Deposits (including ATM deposits), Deposited Items, Paid Items (checks/ACH Debits and ACH Credits), Bill Pay Payments. *Unlimited Debit Card transactions	\$0.30 Per Item Fee after a 300 Combined Item Allowance (Deposits (including ATM deposits), Deposited Items, Paid Items (checks/ACH Debits and ACH Credits), Bill Pay Payments. *Unlimited Debit Card transactions	\$0.30 Per Item Fee after a 300 Combined Item Allowance (Deposits (including ATM deposits), Deposited Items, Paid Items (checks/ACH Debits and ACH Credits) Bill Pay Payments. *Unlimited Debit Card transactions.



Effective October 1, 2025 (subject to change) Federally insured by NCUA.

ACH = Automated Clearing House; UCF = Uncollected Funds; NSF = Non-Sufficient Funds (1) Service based on current account standing; limitations apply.

(2) Compatible scanner is required but not provided by Credit Union; Business Remote Deposit Capture is only available with Business OnlineAccess. (3) Member initiated request, subject to verification. Limitations/restrictions apply.