

**RADIANT CREDIT UNION
BUSINESS ACCOUNT FEE SCHEDULE
EFFECTIVE DECEMBER 1, 2022**

MEMBERSHIP & ACCOUNTS

Account closing	
(If account is closed within 90 days after opening).....	\$20.00
ACH Origination	No charge
Business share account balance below par value (\$25.00)	
at month end (each month)	\$5.00
Copy of draft/check or other transaction slip	\$5.00
Copy of statement	\$5.00
Deposited items returned unpaid.....	\$20.00
Deposit verification (per membership account / per request).....	\$10.00
Dormant account fee	\$30.00/quarter
An account is considered dormant when no member initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years or older and has less than \$100.00 on deposit (all share and certificate account(s)) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loans, share certificates, or Visa account. Fee will be applied against your Business share account.	
Manual processing of share draft / check	
or other electronic item.....	\$10.00
Non-Sufficient Funds (NSF)/Courtesy Pay Fees*:	
NSF (returned item) fee (each)	\$45.00
Courtesy Pay (paid item) fee	
for share draft or electronic item.....	\$45.00
(Credit union has no obligation to make any courtesy payment.)	
Item processing	\$0.05 per item after 500
First 500 items excluding ACH and	
Visa Debit per month.....	No Charge
(Waived with average aggregate balance of \$7,500.00.)	
Returned Item Re-Presentation (per Item).....	\$6.00
Share draft / business	
check printing	fee depends on style of draft ordered
Statement (paper):	
Interim	\$5.00
Monthly.....	\$3.00
(Radiant accounts opened and receiving paper statements prior to 11/1/2022 are not subject to the paper periodic statement fee. All new accounts, and any current accounts with e-statements, that are established or converted after 11/1/2022 will receive the paper statement fee. The paper statement fee is assessed to the business shares.)	
Stop payments:	
Employee assisted checks & ACH	\$35.00
eBanking Checks Only	\$25.00
Account research and balancing	
assistance per hour (Minimum \$25.00).....	\$25.00
Fax:	
Local.....	\$1.00
Long distance	\$3.00
Extra pages (each).....	\$0.50
Foreign deposit or collection item processing	\$10.00
Garnishments, levies, tax liens.....	\$100.00
eBanking Bill Payer service	No Charge

Autobooks Invoicing Tool:

ACH.....	1% of total invoice
Credit and Debit cards.....	2.89% of total invoice
Autobooks Accounting	\$9.99 per month
Remote Deposit Services	No charge for mobile version
Remote Deposit Services commercial version	\$25.00 per month + equipment

Mail:

Next day mail delivery	Actual charges paid
Returned mail	\$15.00
Medallion or Signature Validation Stamp.....	\$10.00
Night Deposit.....	No Charge

Safe Deposit Boxes

Not available for rent to businesses.

Wire Transfers:

Domestic wire transfer (outgoing)	\$30.00
Wire transfer (incoming).....	\$15.00

ATM

Point of Sale transactions.....	No charge
ATM transactions at ATMs owned or operated by Radiant or Presto Network ATMs.	No charge
Cash withdrawal at ATMs other than ATMs owned or operated by Radiant or Presto Network ATMs	\$3.50
Transfer funds at ATMs other than ATMs owned or operated by Radiant or Presto Network ATMs	\$1.00
(This fee will be applied against the originating account.)	
Balance inquiry at ATMs other than ATMs owned or operated by Radiant or Presto Network ATMs	\$1.00
ATM deposit adjustment.....	\$5.00
ATM & Visa debit card international service fee	1.00%
Replace Business Visa debit card	\$15.00
Rush Visa debit card replacement	Actual charges paid

TELLER COUNTER ITEMS

Cashier's check	\$5.00
Credit Union check (payable to other than business).....	\$3.00
Coin handling (limited locations).....	4% of amount processed

*You may be assessed multiple overdraft or returned item insufficient charges for the same item if the sending bank or merchant requests that the item be re-presented for payment and funds to pay the item remain unavailable. There is no limit on the number of attempts for re-presentment from a sending bank or merchant.