



**Business Schedule of Service Charges - February 1, 2020**

<b>Business Savings, Checking and Money Market Accounts</b>	<b>Service Charge</b>	<b>Notes</b>
Check Copies	\$ 6.00 per item	Includes money orders and Freedom bank or cashier's check, and bill pay service check
Printed Check Orders	All business and custom design styles prices vary	
Inactive	\$ 7.00 per month	No activity for 12 months
Business 100 Checking	Checks paid in excess of 25 \$ .10 per check Deposit items in excess of 75\$ .10 per item	Detailed monthly analysis statement makes it easy to monitor account activity
Business Dividend Checking	Monthly Maintenance Fee \$5.00 per month. Checks paid in excess of 75 are \$ .15 per check. Deposit items in excess of 225 are \$.15 per item	Detailed monthly analysis statement makes it easy to monitor account activity
Non Profit Checking	Checks paid in excess of 200 - \$ .25 per check Deposit items in excess of 400 - \$ .25 per item	Tiered earnings credit rate rewards you for keeping higher balances Detailed monthly analysis statement makes it easy to monitor account activity
Remote Deposit Capture Service	Min. \$5.00, up to \$30.00 per month	Monthly fee tier pricing based on check volume
Business Money Market Account	\$10.00 per month	If balance falls below \$2,500 minimum balance
Returned Checks	\$ 35.00 per item	Cashed/deposited, loan/credit card payment, pre- authorized transfers
Returned Checks – Loan Payments	\$ 15.00 per item	Loan/credit card payment on second
Non-Sufficient Funds	\$ 35.00 per item	Includes checks, ATM withdrawals, uncollected funds and deposits on hold
Overdraft charge for items covered by Courtesy Pay	\$ 35.00 per item	
Stop Payment	\$ 30.00 per order	Includes cashier's checks, money orders, personal and official checks, pre-authorized transactions and bill pay
Withdrawal or transfer in excess of Regulation D	Transaction denied	Savings or Money Market Accounts
<b>ACH/Electronic Funds</b>	<b>Service Charge</b>	<b>Notes</b>
– Outgoing Wire Transfers	- \$25.00 – domestic; - \$40.00 – international	
– Incoming Wire Transfers	- \$5.00 each	
<b>ATM Debit/Check and Credit Card Services</b>	<b>Service Charge</b>	<b>Notes</b>
ATM balance inquiry at non-Freedom network ATM	\$ 1.50 per item*	See website for list of in-network ATMs
ATM Debit/Check Card or Credit Card replacement card	\$ 7.00 per item	Special RUSH shipping - \$18.00
ATM/Debit Card Overdraft	\$ 35.00 per item	
ATM transaction at non-Freedom network ATM	\$ 1.50 per item*	See website for list of in-network ATMs
Cash advance with a Freedom credit card	3% of cash advance amount (\$ .50 min. - \$99.00 max.)	At branch or ATM
Balance transfer to a Freedom credit card	3% of balance transfer amount (\$ .50 min. - \$99.00 max.)	At branch or ATM
<b>Certificate Services</b>	<b>Service Charge</b>	<b>Notes</b>
Early Withdrawal Penalty		A penalty may be imposed for early withdrawal, which may reduce earnings.

Online Banking Services	Service Charge	Notes
Inactive bill pay	\$ 7.00 per month	Must be used monthly prior to the second-to-last day to avoid fee
Other Bill Pay Fees – Online Gift Check – Online Charitable Donation	\$ 2.99 per payment \$ 1.99 per payment	*For payments made via Online Bill Pay where payee does not accept electronic payments, thereby requiring paper check delivery.
Expedited Bill Payment Fees – Electronic RUSH 2 <sup>nd</sup> Day Payment – Overnight RUSH Payment Delivery* – 2 <sup>nd</sup> Day RUSH Payment Delivery*	\$ 4.95 per payment \$ 19.95 per payment \$ 14.95 per payment	
General Services	Service Charge	
Account history printout	\$ 6.00 per page	
Account reconciliation (minimum charge 12)	\$ 25.00 per hour	Minimum charge of \$25
Account research	\$ 3.00 per 15 minutes	
Account statement copy	\$ 6.00 per account, per statement	
Automated share transfer service	\$ 7.00/day	First one free per month
Check drawn on closed account	\$ 35.00	
Closed Membership Account within 60 Days of opening	\$ 25.00 per occurrence	
Copy of transaction voucher, deposit slip/ Visa sales slip	\$ 6.00 per item	
Court Order Copy	\$ 50.00 per copy	
Counter Checks	\$ 5.00 per sheet (4 per sheet)	
Direct Check	\$ 15.00 per check	To make payment by due date or to avoid late
Escheat Processing	\$ 10.00 for balances < \$50 \$ 20.00 for balances \$50 and over	
Fax, Photo, Imaged and Microfilm Copies	\$ 6.00 per page	
Financial Institution to Financial Institution Transfer	\$ 1.00 per outgoing transfer	In Online Banking, incoming is free
Foreign Check Collection	\$ 25.00 per item	Canadian checks only
Freedom bank or cashier's checks -- First check free each month, additional thereafter	\$ 5.00 per item	
Garnishment Fee and Court Hold Order	\$100.00 per occurrence	
Incorrect or No Forwarding Address	\$ 10.00 per month	
Legal Document Review Fee (if attorney reviewed)	\$ 75.00	
Non-Member Check Cashing	\$ 10.00 per check	Freedom checks only
Notary Services	Free for members	\$3.00 per item for non-members
Paper Statement	\$ 5.00 per month	Avoid monthly fee by enrolling in e-Statements
Reopen account closed by Freedom for adverse	\$ 30.00	
Signature Guarantee	\$ 10.00 per item	
Rolled Coin Purchase	\$ .10 per roll	
Strapped Bills Purchase	\$ .07 per strap	

*\*Freedom does not have control over fees that may be charged by other financial institutions, third party service providers or ATM owners.*

*All terms are subject to change.*