



Business Schedule of Service Charges - July 12, 2017

Business Savings, Checking and Money Market Accounts	Service Charge	Notes
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 - \$.15 per check Deposit items in excess of 225 - \$.15 per item	Detailed monthly analysis statement makes it easy to monitor account activity
Non Profit Checking	Checks paid in excess of 25 - \$.10 per check Deposit items in excess of 75 - \$.10 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	\$30.00 per month	
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 Member Privilege	\$ 35.00 per item	
Stop Payment	\$ 30.00 per order	Includes cashier's checks, money orders, personal and
Withdrawal or transfer in excess of Regulation D	Transaction denied	Savings or Money Market Accounts
ACH/Electronic Funds	Service Charge	Notes
– Outgoing Wire Transfers	- \$25.00 – domestic; - \$40.00 – international	
– Incoming Wire Transfers	- \$5.00 each	
– Western Union	- Prices vary with amount	
ATM Debit/Check and Credit Card Services	Service Charge	Notes
ATM balance inquiry at non-Freedom network ATM	\$ 1.00 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
Certificate Services	Service Charge	Notes
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 nd Day Payment	\$ 4.95 per payment	
– Overnight RUSH Payment Delivery*	\$ 19.95 per payment	
– 2 nd Day RUSH Payment Delivery*	\$ 14.95 per payment	
General Services	Service Charge	Notes
Account history printout	\$ 2.00 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 of \$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 Home 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	
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.

Highlighted items indicate new or changed terms.