

Member Business Services
Schedule of Fees and Charges
Effective: October 1, 2023

Business Share Accounts

Basic Business Membership Share
\$5 minimum balance; \$100 minimum balance earns dividends; interest rate is variable and paid quarterly, rates set by the Board of Directors.

Term Share Savings Accounts
Certificates of Deposit (CDs)

\$500 minimum balance & opening deposit; \$500 balance earns dividends; length of deposit terms apply; early withdrawal penalties & fees apply; month terms 6, 9, 12, 15, 18, 24, 30, 36, 48, and 60, once certificate is open, no additional deposits are allowed.

Business Checking

Non-profit Organization Checking
No minimum balance, \$2000 earns dividends, interest rate is variable, rates set by the Board of Directors, first 100 items free, Penny Online and Mobile services, mobile deposit, E-statements and Visa debit card.

Basic Business Checking

No minimum balance, non-dividend bearing, first 300 items free, Penny Online and Mobile services, mobile deposit, E-statements and Visa debit card.

Deluxe Business Checking

Balances over \$5,000 earns dividends, interest rate is variable, rates set by the Board of Directors, \$10 monthly maintenance fee, waived for accounts maintaining a daily balance over \$5,000, first 300 items free, Penny Online and Mobile services, Mobile Deposit, E-statements and Visa debit card.

Bulk Deposit Service-Bulk deposits can be made only by business members at a teller window. The Bulk Deposit service allows the business member to deposit large numbers of checks without waiting for the teller to process each check. Bulk Deposits are subject to verification. To make a Bulk Deposit, the business member must ensure the following:

Each check in the deposit must be endorsement stamped to include:

**For Deposit Only
Business Account
Number Business Name**

The deposit must include an adding machine tape of the checks.

The deposit slip will list:

Dollar amount of cash, if any Dollar amount of check total Item count of checks Total deposit amount

Penn State Federal-owned ATM transactions are always fee free. CUS ATM withdrawals are surcharge free. Other financial institution fees may apply. Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency. This Business Fee Schedule, Business Membership Agreement, Electronic Funds Transfer (EFT) Services & Limitations Disclosure and Privacy Notice are included in all new business packets and are available at any Penn State Federal branch office.

Visit us:

123 Amberleigh Lane, Bellefonte, PA 16823
Hours: Monday - Friday, 9AM to 4PM

1937 North Atherton Street, State College, PA 16803
Hours: Monday - Friday, 9AM to 4PM

Contact us:

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Fee Schedule

Deposit Accounts Related Fees

Basic Bill Payment Monthly (up to 10 transactions)	\$10 per month
With Payroll Deposit Feature Monthly	\$15 per month
Additional transactions over 10	.50¢/each
Close account within 90 days of opening	\$10
Deluxe Business Checking	\$10 per month
Dormant (no activity for 24 or more months)	\$5 per month
Interim history (free online)	\$1

Share/check draft order	cost
Returned check from deposit, loan payment or credit card payment	\$5 per check presentment

Stop payment on share draft series	\$35 per series
Stop payment (Credit Union issued check)	\$15 per check
Share draft or statement copy (free online)	\$3 each
Stop payment on share draft/ACH	\$35 each
Teller draft	\$5 each

ATM & Visa Debit Card Related Fees

Card replacement	\$5 per card
International Service Assessment (ISA)	1% of transaction
Incoming wire (domestic/foreign)	\$15/\$25
Outgoing wire (domestic/foreign)	\$15/\$45
Money order (up to \$1,000)	\$1.50 each
Per Item Fee (Deposited and/or Cleared) (over account limit)	.10¢ each
Rolled Coin Fee (over 100 rolls/month)	.10¢ per roll

Overdraft Related Fees

Non Sufficient Funds (NSF)	\$5 per presentment
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Miscellaneous Fees

Address change (mail returned)	\$5 per returned item
Record search	\$15/hr, \$5 minimum
Subpoena, IRS levy, restraining notice	\$15/hr, \$15 minimum
Billable Call Mileage	standard IRS mileage rate