

## TREASURY MANAGEMENT FEES - (Effective September 1, 2024)

ACH ORIGINATION	Service Charge
ACH Module Set Up	\$0.00
ACH Monthly Maintenance Fee	\$20.00
ACH Transaction Per Item Fee* (first 50 free)	\$0.15
Return Item Fee*	\$1.00
Late File Fee*	\$35.00
High Risk Return Fee*	\$5.00
Reversal Fee Per File*	\$20.00
ONLINE WIRES	Service Charge
Wire Module Set Up	\$0.00
Wire Monthly Maintenance Fee	\$20.00
Per USD Domestic Wire Incoming	\$10.00
Per USD Domestic Wire Outgoing	\$20.00
REMOTE DEPOSIT CAPTURE	Service Charge
RDC Module Set Up	\$0.00
RDC Monthly Service Fee**	\$20.00
RDC Per Item Captured Fee - Desktop (first 25 free)	\$0.10
RDC Per Item Captured Fee - Mobile	\$0.10
FRAUD PREVENTION SERVICES	Service Charge
Positive Pay Module Setup	\$0.00
Positive Pay Monthly Maintenance Fee	\$20.00
Positive Pay Per Item Fee*	\$0.00
Positive Pay Per Exception Fee*	\$2.00

\*Per occurrence fee

\*\*Per scanner station/RDC

Accounts will be charged monthly for Treasury Management services. The charge will appear on your monthly billing statement.

**231-726-4871**

[www.Route31CU.com](http://www.Route31CU.com)



# BUSINESS ACCOUNTS

Service Charge Schedule

Find your path forward with  
Route 31 Credit Union.

715 Terrace Street, Ste. 101, Muskegon, MI 49440  
1920 E Laketon Avenue, Muskegon, MI 49442  
**231.726.4871**

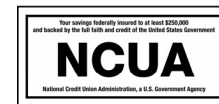
## BUSINESS ACCOUNT SERVICE CHARGE SCHEDULE - (Effective September 1, 2024)

CHECKING ACCOUNTS	Service Charge
Checks (price set by check vendor)	varies
Business 31 Interest Checking (monthly charge)*	\$15.00
Courtesy Pay Coverage on Overdraft** (per presentment)	\$20.00
NSF/Returned Item (per presentment)***	\$20.00
Stop Payment	\$20.00
CREDIT UNION SERVICES	Service Charge
Account Printout (per page), Statement Copy (per statement), or Check Copy	\$5.00
Address Change notification by U.S. Post Office	\$5.00
ATM/Debit/Credit Card Re-issue (lost card)	\$10.00
Cashiers' Check (Minimum check amount: \$500)	\$4.00
Escheatment/Unclaimed Property	\$100.00
Foreign Item Processing (price set by vendor & payee bank)	varies
Garnishment/Levy/Subpoena	\$50.00
Inactive Account	\$10.00
Instant Deposit	\$10.00
Money Order	\$2.00
One-time Membership Fee (when account is opened)	\$1.00
Paper Statement	\$5.00
Research & Investigation fee (per hour, plus expenses)	\$40.00
Returned Item (deposited or loan payment)	\$20.00
Wire Transfers, incoming	\$10.00
Wire Transfers, outgoing (domestic only)	\$20.00

\* This fee waived with minimum daily balance of \$300.

\*\* Courtesy Pay Coverage on Overdraft. We use the actual balance to determine whether a transaction will overdraw your account, be returned or declined, and for determining when an overdraft (Courtesy Pay) or NSF (Returned Item) fee will be imposed. Your actual balance reflects transactions that have posted to your account. For additional information, please review the Courtesy Pay Overdraft Protection and Your Account program description and contact us if you have any questions.

\*\*\* NSF/Returned Item (Debit, Check, Electronic Fund Transfer). We use your actual balance to determine whether an item will be paid or returned. We will charge you an NSF/Returned Item fee each time an item is presented for payment even if the same item is presented for payment multiple times. We do not control when (and how often) an item is presented to us for payment. You may be charged multiple NSF (Returned Item) fees for one item (for example, one check or one ACH debit) if that item is presented and returned more than once.



715 Terrace St, Ste 101  
Muskegon, MI 49440

**231-726-4871**  
Route31CU.com

