

TREASURY MANAGEMENT FEES - (Effective August 1, 2025)

ACH ORIGATION	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



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 August 1, 2025)

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.

** Effective August 1, 2025, for the purpose of determining whether an overdraft has occurred on ACH transactions or checks drawn on your account, we use your available balance. First, we will add all the settled credit transactions to the beginning actual balance. Then, we will subtract all the pending debit transactions. This will determine the available balance for overdraft purposes.

Each PIN or Point of Sale transaction that we process when your account has, or will have, a negative actual balance is an overdraft, subject to an overdraft charge. Actual balance is determined by adding all settled credit transactions to the beginning actual balance and then we subtract all debit transactions that have settled that day.

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Each PIN or Point of Sale transaction that we process when your account has, or will have, a negative actual balance is an overdraft, subject to an overdraft charge. Actual balance is determined by adding all settled credit transactions to the beginning actual balance and then we subtract all debit transactions that have settled that day.

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.

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