

BUSINESS SERVICES - SCHEDULE OF FEES & CHARGES



Ahmed
Affinity Plus Member

LIKE A BOSS! MANAGE YOUR MONEY.

As a business owner, you know the importance of managing your money. You also became an owner when you joined Affinity Plus, a not-for-profit financial cooperative where you get better rates and fewer fees than at typical banks. Why? Because the majority of our profits go back to you and your fellow members.

We're here to offer you honest advice, products and services that focus on your success, and a reasonable and transparent fee structure.



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BUSINESS CHECKING & SAVINGS FEES

Small Business Checking (per month)	
Check Clearing	\$.20 per check for quantities over 50
Deposits	\$.20 per check for quantities over 50
Stop Payment	\$35 for one check; \$70 for two or more checks in a series
Courtesy Pay/Overdraft ACH/Check*	\$15 per presentment; \$90 cap per day (per checking account)
Commercial Checking (per month)	
Check Clearing	\$.20 per check for quantities over 250
Deposits	\$.20 per check for quantities over 250
Monthly Maintenance Fee	\$15 per month
Stop Payment	\$35 for one check; \$70 for two or more checks in a series
Courtesy Pay/Overdraft ACH/Check*	\$15 per presentment; \$90 cap per day (per checking account)
Business Money Market	
Minimum Balance Fee	\$20 for balances below \$5,000

* Members who qualify for Courtesy Pay are allowed to go up to \$100 negative without incurring a courtesy pay/overdraft fee.

SERVICE FEES

Wire Transfers (per transfer)	
Incoming	\$10
Outgoing – Domestic ¹	\$15
Outgoing – Foreign ¹	\$40
Visa® Debit Card	
Non-Affinity Plus Visa® Cash Advance	\$5 per cash advance
ATM Withdrawals ²	Free at Affinity Plus ATMs, MoneyPass and SUM Networks
Business Loans (Vehicles, Equipment, Lines of Credit)	
Loan Processing Fee	\$150 per loan
Miscellaneous	
Dormant Account	\$12 per quarter
Statement Balancing/Research	\$30 per hour
Personalized Checks	Please see price list available at any branch. Check printing fees and prices may vary depending upon style of check.

1. Receiving institution may charge additional fees.

2. Some MoneyPass and SUM ATM owners may charge a fee. Any fee will be clearly disclosed before the transaction is completed. For a list of free ATMs, visit our website and choose "Locations".