



COMMERCIAL ACCOUNT SCHEDULE OF FEES AND CHARGES as of July 6, 2026

Checking Accounts

Business Basic Checking

Monthly Maintenance (if average balance below \$2,500)	\$7.00
Excess Transactions (if over 250 transactions)	\$0.25 per additional transaction
Excess Cash Processing (if over \$25,000)	\$0.20 per \$100

Business Plus Checking

Monthly Maintenance (if average balance below \$5,000)	\$12.00
Excess Transactions (if over 450 transactions)	\$0.25 per additional transaction
Excess Cash Processing (if over \$25,000)	\$0.20 per \$100

Non-Profit Checking

Monthly Maintenance (if average balance below \$1,000)	\$5.00
Excess Transactions (if over 250 transactions)	\$0.25 per additional transaction
Excess Cash Processing (if over \$25,000)	\$0.20 per \$100

Commercial Checking

Monthly Maintenance	\$25.00
Checks Paid	\$0.25 per item
Deposited Checks	\$0.25 per item
ACH Credit/Debit Received	\$0.16 per item

Deposit Services

Early Account Closure (within 120 days of opening)	\$5.00
Early Christmas Club Withdrawal Fee (prior to funds distribution in November)	\$10.00
Business Money Market (if average balance below \$2,500)	\$10.00
Commercial Money Market (if average balance below \$5,000)	\$10.00
Monthly Inactive Account (no monetary activity for 12 months on savings or checking account)	\$15.00

Drafts/ACH/Debit Card

Collection Items Returned (per presentment)	\$29.00
Courtesy Pay/CRTSY PAY (up to 4 per day)	\$29.00
Non-Sufficient Funds (NSF) Items (up to 4 per day)	\$29.00
Stop Payments	\$29.00

Loan Fees

Pay-By-Phone	\$10.00
Returned Loan Payment Check	\$29.00
Skip-A-Payment	\$25.00

Mastercard® - Credit and Debit

Cash Advance	3% of transactions with \$5.00 minimum
Expedited Payment (by phone)	\$10.00
Late Payment	Up to \$29.00
Mastercard BusinessCard® Over Limit	\$29.00
Returned Credit Card Payment	Up to \$29.00
Rush Card Replacement	\$25.00
Debit Card Reissue (in excess of 2 in 12 months not due to fraud)	\$10.00

Other Services

Cashier Checks	\$3.00
Non-Member Check Cashing	\$5.00
Coin Counting (% of Balance Counted)	10%
Non-Member Coin Counting (% of Balance Counted)	20%
Escheatment	\$75.00
Expedited Bill Pay Payment	\$25.00
Outgoing Domestic Wire Transfer	\$25.00

Safe Deposit Boxes (not available at all branches)

Annual Rental	
3 x 5	\$29.00
5 x 5	\$39.00
3 x 10	\$45.00
5 x 10	\$60.00
10 x 10	\$99.00
Late Box Rental Fee (30+ days late)	\$10.00
Box Drilling	\$175.00
Key Replacement	\$15.00
Safe Box Drilling No Show Fee	\$52.50

This fee schedule is subject to change. Other fees may be associated with certain products, loans, and services.
For specific information, contact PenAir CU for details on current fees, terms, and conditions. Federally Insured by NCUA.