



# CAPITOL CREDIT UNION

## Business Services

Effective July 1, 2018

Thank you for selecting Capitol Credit Union as your business financial services partner! We are aware that you have many choices when selecting a financial institution and are glad you chose CCU.

CCU offers an array of business financial services to help your business succeed. All business members benefit from various complimentary services as well as award-winning, personalized member service. Additional services are available for a nominal fee based on the financial product obtained. Feel free to contact a Member Services Representative should you have any questions at (512)477-9465 or (800)486-4228. We look forward to serving you!

### Capitol Business Savings Account

- \$5.00 minimum to open
- Earn dividends quarterly with a minimum \$100 Average Monthly Balance (AMB)
- **Free** ATM card

### Capitol Business Checking Account

- \$100.00 minimum to open
- **Free** 50 monthly transaction items\*
- **Low** fee for 51+ monthly transaction items\*
- Access to 250+ **Free** ATMs
- **Free** online BillPay
- **Free** first order standard duplicate checks
- Earn interest monthly with minimum \$1,500 Average Monthly Balance (AMB)
- **Free** automated telephone account access
- **Free** mobile and Internet banking
- **Free** Visa® Debit Card
- **Free** E-Statements
- **Free** notary services

### Capitol Business Plus Checking Account

- \$100.00 minimum to open
- **Free** 300 monthly transaction items\*
- **Low** fee for 301+ monthly transaction items\*
- Access to 250+ **Free** ATMs
- **Free** online BillPay
- **Free** first order standard duplicate checks
- Earn interest monthly with minimum \$5,000 Average Monthly Balance (AMB)
- **Free** automated telephone account access
- **Free** mobile and Internet banking
- **Free** Visa® Debit Card
- **Free** E-Statements
- **Free** notary services
- **Low** \$25 monthly fee can be waived\*

\*\*Transaction items" includes all check and ACH deposit items and all check and ACH withdrawal items. The Capitol Business Plus Checking Account \$25.00 monthly fee will be waived when a \$5,000 Average Monthly Balance (AMB) is maintained for the same calendar month. Refer to the Business Services Schedule of Fees on the second page for transaction items fees, monthly services, and other Business Services fees

**Notice:** All interest rates paid or charged, fee requirements, deposit requirements, methods of dividend and interest calculations, and other terms of all agreement or offers are subject to change at Capitol Credit Union's sole discretion without prior notice. Loans are available only to those applicants deemed qualified by Capitol Credit Union, in its sole discretion. Capitol Credit Union complies with the Fair Credit Reporting Act (FCRA) and may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Capitol Credit Union may earn a fee on certain products and/or services offered to members.



# CAPITOL CREDIT UNION

## Business Services Schedule of Fees

Effective July 1, 2019

### Free Benefits

Notary Public Service  
 Telephone Capitol Access/PC Capitol Access  
 Mobile Banking  
 ATM Usage at CCU owned machines  
 ATM Usage at Austin Alliance of Credit Union machines  
 ATM/Debit Card Point-of-Sale (POS) transactions  
 Check copies (2 free per month)  
 Automatic Bankdraft Loan Payments (internal and external)  
 Overdraft Transfer from a Prime Line of Credit  
 Bill Payment Service  
 E-statements

### Business Savings Account

New Membership Fee  
 Account Closed within 6 months \$1.00

### Capitol Business Checking Account

Transaction Items (all check/ACH deposits and withdrawals)  
 First 50 transactions (monthly) none  
 51+ transactions \$0.15 each per item

### Capitol Business Plus Checking Account

Transaction Items (all check/ACH deposits and withdrawals)  
 First 300 transactions (monthly) none  
 301+ transactions \$0.20 each per item  
 Average Monthly Balance (AMB) falls below \$5,000 \$25.00

### Capitol Check Guard

Overdrawn NSF Fee \$34.50 per item  
 (Check, ACH, ATM/Debit Card transactions)  
 Courtesy Pay Fee - transaction less than -\$5.00 \$12.50 per item  
 transaction greater than -\$5.00 \$31.00 per item

### Capitol Access

Stop Payment \$30.00

### Other Transaction Account Charges

Check Printing Fee (depending on style) varies  
 NSF Fee (ACH or Check) 34.50  
 ATM/Debit Card NSF Fee \$34.50  
 Photocopy of Paid Item (after 2 per month) \$3.00  
 Fax Copy of Paid Item \$5.00  
 Overdraft Share Transfer Fee \$4.00  
 Stop Payment \$30.00

### Miscellaneous Charges

Official Checks \$3.00  
 Official Check Stop Payment \$30.00  
 Copy of History, Per Month (Statement) \$3.00  
 Temporary checks (Set of 8) \$5.00  
 Check Reorder without Reorder Form \$3.00  
 Research (per hour, min. 1 hour) Account \$20.00  
 Balancing (per hour, min. 1 hour) Deposited \$20.00  
 Items Returned Unpaid \$5.00  
 From Third Party  
 From Member's Account \$30.00  
 Return Bankdraft/External Transfer Return \$30.00  
 Statement Processing Fee \$5.00  
 Money Order Fee \$2.00  
 Currency Purchase \$0.25 per strap  
 Coin Purchase \$0.10 per roll  
 MasterCard Travel Card (reloadable)  
 Initial Issue \$8.00  
 Companion Card \$4.00  
 Reload (max. 23 reloads) \$4.00  
 Visa Gift Card \$2.50  
 Wire Transfers \$15.00  
 Outgoing - Domestic  
 Collection Item \$10.00  
 Check-Cashing Fee 1.00%

Account balance less than \$100 and non-user of CCU services

### ATM Usage

Fee for Non-CCU owned/affiliated machines \$1.50  
 ATM Card - Initial issue none  
 Replacement of card \$5.00  
 Reissued copy of existing PIN \$5.00

### Loan Fees

Late Fee - % of payment due 5.00%

For information regarding account terms and rates, contact Capitol Credit Union at (512)477-9465 or (800)486-4228.

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Capitol Credit Union complies with the Fair Credit Reporting Act (FCRA) and may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Capitol Credit Union may earn a fee on certain products and/or services offered to members.