Business Services Fees

Credit Union Membership	**Service Charges**
Membership share par value	$5

Business Savings

Minimum to earn dividends	$100
Dividend calculations	
Dividends compounded and credited monthly based on average daily balance.	

Business Money Market Account

Minimum to earn dividends	$1,000
Dividend calculations	
Dividends compounded and credited monthly based on average daily balance.	

Business Certificates

Minimum deposit	$500
Penalty for early withdrawal	
The dividend penalty for certificates with a maturity of less than one year is 90 days dividends; penalty for certificates with maturities of one year or more is 180 days dividends.	
Dividend calculations	
Dividends compounded and credited monthly and at maturity based on average daily balance.	
Grace period for renewals	
Members have 10 days from maturity date to make any changes without penalty.	
Dividend tiers	See rate sheet
Add-on features	
Add to certificates without extending maturity. Minimum of $50 for electronic deposits; $250 for cash or check deposits.	

Business Checking	**Service Charges**
Fee-Free with $1,000 average daily balance	$0
Monthly service fee with electronic statements	$5
Check printing	*At cost; varies with style selected.*

Special Handling and Miscellaneous Service Fees

Non-sufficient funds fee, per item *(ACH, check returned item)*	$30
Stop payment, per item (ACH, check)	$30
Official checks	$3
Money orders	$3
Gift Cards	$3
Wire rerouting fee, per occurrence++	$10
Incoming wire transfer	$15
Outgoing wire transfer *(domestic in lobby)*	$25
Outgoing wire transfer *(int'l in lobby)*	$45
ACH origination debit fee	$25/month
ACH origination credit fee	*(included in $25/month)*
ACH exception item *(per returned items)*	$3
ACH exception item *(per file reversal)*	$5
Legal processing fee (*plus any applicable research fees*)	$25
Dormant account fee *(after 18 months of no activity)*	$6/month
Returned mail fee	$5/occurrence
Returned deposit fee	$15

On-line, Phone and ATM Access

CME@Home online account access	FREE
CME bill pay service	FREE
CMEbyPhone account access	FREE
CME ATM transactions	Unlimited FREE
Non-CME ATM transactions	$3
Electronic e-statements/e-notices	FREE

Statement & Balance Related Fees

Account reconcilement, per hour	$25
Account research fee, per hour	$25
Paper Statement Fee	$2
Electronic Statement	FREE
Statement copy fee, per copy	$2
Replacement Card or PIN Rush Delivery fee	$35
Returned Statement Fee, per occurrence	$5

++A Wire Rerouting Fee will assessed if the wiring information on an incoming wire is incorrect and CME must redirect the incoming wire. Members need to contact CME before sending a wire to obtain the correct wiring information to avoid the fee. ACH & WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the state in which you have your account with us, or as adopted in New York if that state has not adopted UCC 4A. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearinghouse association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank, or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit. All fees are subject to change. To find out if anything has changed contact CME at 614.224.8890, write us at 365 S. 4th St., Columbus, Ohio 43215, or email **info@cmefcu.org. Service Charges effective 2/01/22**