

Our Service Charges for Business Accounts



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“Our Service Charges” explains service charges applicable to your business’s savings, checking, and certificate accounts at Leaders Credit Union as of the Effective Date. Each account holder agrees to the terms set forth in this Disclosure and acknowledges that it is a part of the Business Service Agreement (BSA). In the event of a conflict between the following terms and any other terms in the BSA, then the following terms control. Please refer to “Our Rates for Business Accounts” disclosure, incorporated herein by reference, for rates and terms applicable to your business’s saving, checking, and certificate accounts at Leaders Credit Union at this time. This Service Charges disclosure, Our Rates disclosure, and/or our BSA may be amended at any time with notice provided to you if required by law.

Service Charges for Savings, Checking, and Certificate Accounts

Effective Date:	9/5/2025		
All Accounts		Savings	
Account:		ATM Only Card: (per card)	
Printout	\$5.00 per item	Issuance (original or renewal)	\$5.00
Research	\$10.00 per hour	Replacement	\$10.00
Copies: (per item)		Excessive Transactions: (per withdrawal or transfer)	
Document	\$5.00	Champion High Yield Business Savings Accounts	\$10.00
Statement	\$5.00	Other Business Savings Accounts, if applicable	\$5.00
Credit Card:		Checking	
Issuance (original or renewal)	\$0.00 per card	A2A Standard 3-day delivery: (per transaction)	
Replacement	\$10.00 per card	Incoming	\$0.00
Replacement – Rushed Delivery	\$35.00 per delivery	Outgoing	\$0.00
Returned Payment	\$25.00 per returned item	Checks:	
Non-US Check: (per check)		Printing	Depends on style & quantity
Collection (Charged on Deposit)	\$20.00	Temporary	\$2.00 (8 checks)
Return (Charged if Returned)	\$40.00	Copies:	
Returned:		Canceled Check (Share Draft)	\$2.00 per check
Deposited/Cashed Item*	\$10.00 per item	Debit Card: (per card)	
Statement*	\$5.00 per statement period	Issuance (original or renewal)	\$0.00
Safe Deposit Box Rent: (per year)		Replacement	\$10.00
3 x 5	\$15.00	Excessive Checking Transactions: (per transaction)	
3 x 10	\$18.00	Leading Edge Accounts	\$0.28
5 x 10	\$20.00	Other Business Checking Accounts, if applicable	\$0.20
7 x 10	\$25.00	Below Minimum Balance: (per month)	
10 x 10	\$30.00	Leading Edge Accounts	\$12.00
Miscellaneous:		Stability Accounts	\$7.00
Cashier’s Draft	\$5.00 per check	Miscellaneous:	
Dormant Account*	\$10.00 per year	International Transaction*	1% of transaction amount
Membership (entrance)*	\$25.00 per member	Non-Sufficient Funds (NSF)*	\$28.00 per presentment
Non-member On-Us Check Cashing or Check Replacement*	\$5.00 per check	Courtesy Pay*	\$28.00 per item
Stop Payment	\$34.00 per item	Certificates	
Visa® Gift Card Activation	\$3.00 per card		
Wire Transfer (outgoing)	\$15.00 per transfer	Early Withdrawal Penalty: (based on term length)	
Wire Transfer (International)	\$47.50 per transfer	Under 12 Months	Dividends earned during the term
Legal Processing*	Up to \$50.00 per order	12 Month or More	Dividends earned during the term up to maximum equal to those earned in preceding 365 days
NOTICE:	Excessive Withdrawals: (Money Market only)		
1. Rolled coins are not accepted at Drive-Thru.			
2. Drive-Thru transaction limit is 3 per vehicle.			

*Please see the next page for our Explanation of this Service Charge.	Per Withdrawal	\$5.00 per withdrawal
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Explanation of Service Charges

As explained in the BSA, "Our Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us. The above service charge listing includes all service charges that may be imposed from the routine use of your account but may not include all incidental service charges that may arise from time to time.

1. All Accounts

a. Dormant Account

Your account is considered dormant if its balance is below twenty-five dollars (\$25) and no payments, transfers, deposits, or withdrawals have been made to the account for a period of one year. Please refer to the BSA section on Dormant Accounts for more information.

b. Legal Processing

This service charge is imposed as permitted by law for the processing of each garnishment, levy, seizure notice, or other court or administrative order ("order") against your accounts, whether or not the funds or other property are actually paid or delivered.

c. Membership (entrance)

This service charge is in addition to the requirement to purchase one share (\$10.00 par value) in the Credit Union. It is imposed when you become a member/owner of the Credit Union by opening your first account – a First Forward (Prime) Business Savings Account – with the Credit Union. All primary account owners must be a member/owner of the Credit Union. Please see the BSA for more information.

d. Non-Member On-Us Check Cashing or Check Replacement

This service charge is payable by the non-member presenting a check written on your Account. Your account will not be assessed this service charge.

e. Returned Deposited/Cashed Item

This service charge is for items (checks or electronic transactions) deposited in or cashed on your Credit Union account and drawn on another financial institution, which declines to pay the item for a reason such as insufficient funds on deposit at that financial institution.

f. Returned Statement

This service charge will be assessed either monthly or quarterly, depending upon statement frequency.

2. Checking Accounts Only

a. Courtesy Pay

This service charge is imposed each time a check or electronic transaction overdraws your business's eligible Checking Account if your account is overdrawn by more than \$10.00 on any given day. There is no limit on the total service charges that may be imposed for overdrawing the account. This service charge will not be imposed if your account is overdrawn by \$10.00 or less on any given day. For more information on our Courtesy Pay Services and to **learn about our Overdraft Protection Plans that are not subject to this service charge**, please refer to Provision 6.l of the BSA Part 2 and to Section 6 of "Our Rates for Business Accounts".

b. International Transaction

This service charge applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

c. Non-Sufficient Funds (NSF)

This service charge is imposed each time a check (Share Draft), EFT, or other debit transaction is presented against insufficient funds (also called non-sufficient funds or NSF) in your account. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate service charge. Please refer to Provision 6.k of the BSA Part 2 for more information.