

## Business Checking Information

Updated: November 1, 2019

Denver Community offers two types of checking for its member businesses. The first, Simply Business Checking, supports a business that does a limited number of transactions. It has no transaction fees when transactions are less than 100 per month. The Business Analysis Checking Account assigns fees according to the type(s) of transactions processed by a business. Both accounts have been compared to the market to ensure that our member businesses are receiving optimal service for the best value.

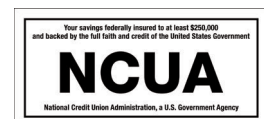
Look below to choose the best business checking account for your business.

	Simply Business Checking	Business Analysis Checking
<b>Monthly Maintenance</b>	\$0.00	\$15.00
<b>Number of Monthly Transactions Cap</b>	100	N/A
<b>Excess Transaction Fee</b>	\$0.35	N/A
<b>Transaction Fees</b>		
Per Paper Debit-Cash Withdrawals, Share Drafts	N/A	\$0.35
Per Paper Credit-Deposit Ticket	N/A	\$0.35
Per Deposit Item	N/A	\$0.35
Per ACH/Electronic Debit	N/A	\$0.15
Per ACH /Electronic Credit	N/A	\$0.15
Per ATM Debit	N/A	\$0.15
Per ATM Credit	N/A	\$0.15
<b>ATM Debit Transaction Fees</b>		
Out of Network* Transactions	\$1.50 US \$5.00 International	\$1.50 US \$5.00 International
Out of Network* Inquiry	\$1.50	\$1.50
Transfer Fee	N/A	N/A
Exchange Rate Adjustment fee	1%	1%
Dividend Credit	No	0.0%
Minimum Opening Deposit	\$100.00	\$100.00

\*Our network is the CO-OP ATM Network. Over 30,000 ATMs nationwide are part of our CO-OP Network.

These rates and fees apply only to business checking accounts. All rates and fees are accurate as of the effective date noted on this page. Please note that rates and fees may change, and you will be notified as required by law of any changes.

Some fees apply equally to both business checking accounts. Please see the reverse side for a list of fees that apply to all business checking accounts. For a complete list of fees that may apply to a business membership (not specifically to checking), please review the complete rate and fee schedule.



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## **Business Checking Account Fees**

These fees are the same whether a business member has chosen the Simply Business Checking or the Business Analysis Checking Account. This is not a complete list of fees for loan or savings/investment products. Please consult your membership agreement and the current rate and investment schedule.

### **Checking Services**

Return Statement or Dormant Account Monthly Fee	\$5.00
Non-Sufficient Funds/Overdrawn Fee/Privilege Pay	\$33.00
**Foreign Deposit Item	Pass-through charge*
**Returned Deposit Item	\$20.00
Temporary Checks (per page of four)	\$2.00
Automatic Sub-Account Transfer	\$2.00
Stop Payment	\$30.00
Membership Reinstatement	\$25.00
Check/Debit Copy	\$3.00

### **Visa® Card Services (Debit & ATM Only)**

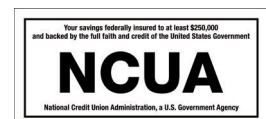
ATM Card Annual Fee (only if not a debit card)	\$12.00
Replacement Card	\$15.00
Rush Order of Replacement Card	\$15.00
Rush Order of PIN for Card	\$15.00
ATM/Debit Card Withdrawal (after 10 PIN Transactions each month)	\$2.00

### **Other Fees**

Early Membership Close (Within 90 days of opening)	\$25.00
Domestic Outgoing Wire	\$20.00
International Outgoing Wire	\$35.00
Incoming Wire	\$0.00
Cashier's Check/Credit Union Check	\$3.00
Telephone Transfer	\$3.00
Account Reconciliation/Research (per hour)	\$25.00
**Collection (incoming or outgoing)	\$15.00
Garnishment or Levy	\$75.00
Paper Statement Fee (Charged monthly)	\$2.00

\*Pass-through charge: When processing certain items at the credit union, a third party's services must be accessed. These third parties charge for their services, and the charge our member will receive is equal to the amount charged to us by the third party.

\*\*Additional fees incurred for processing these items will be debited from the member account.



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