

Business Services & Loans Fees and Charges

Member Business Account

Minimum deposit required to open	\$100.00
Minimum amount to maintain this account	\$25.00
Monthly fee if balance drops below \$500 or monthly fee if balance drops below \$100	\$1.00 \$3.00
Fee if this account is closed within 180 days of the opening date	\$15.00

Regular Business Checking

Minimum deposit required to open	\$100.00
Monthly fee if the balance drops below \$2,500	\$10.00
Per item fee, after the first 99 check withdrawals in a month	.15
Per item fee, after the first 15 deposited checks in a day	.15

Small Business Checking

Minimum deposit required to open	\$100.00
Monthly fee if the balance drops below \$1,000	\$7.00
Per item fee, after the first 50 check withdrawals in a month	.15
Per item fee, after the first 10 deposited checks in a day	.15

Financial Planning Services

Group life and disability, group pension plans, medical and dental business investments, executive bonus plans, et cetera	Free Consulting
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VISA Credit Card

Application and processing fee	\$50.00
Annual fee	No Charge
Cash advance fee	No Charge
Emergency card issuance	\$50.00

Merchant Bank Card Services

Free quotes are available on request	Varies
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Business Tax Payment Services

See www.nwcu.com to set up service for electronic payment	No Charge
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Business Loan Services

Loan application fee (contact Business Lending for all other applicable fees)	\$100.00
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Night Deposit (at select locations)

First deposit bag and use of this service	No Charge
Each additional deposit bag	\$5.00

Miscellaneous

Rolled coin deposits	.10 per Roll
Cash deposits	.25 per \$100
Currency purchases	.25 per Strap
Rolled coin purchases	.10 per Roll
Inaccurate deposit slip correction	\$2.00 per occurrence

Time equals money, and your time is in demand (thanks to your growing business). We know you have limited time for handling banking accounts and you also have a choice when it comes to financial institutions. That's why we built a number of affordable solutions to serve your business needs, reduce hassles for you and save you time.

We offer it all—under one roof—with local, responsive decisions. We've been part of Oregon since 1949, and we are committed to local investing and helping our communities flourish. Let us know if there are additional services we could offer you or if there are ways we can help your company grow. We appreciate your business.

Additional services that might be useful to your business (ask for details) include the following:

- Automatic Teller Machine access
- VISA Check Cards
- Electronic Bill Pay and On-Line Banking
- Free on-line images of cleared checks
- Wire transfers
- Notary public
- Money orders and certified checks

This *Business Services Fees and Charges Schedule* supersedes the usual fees shown for member accounts on the *Fees and Charges Schedule* and in the *Membership Account Agreement*. Unless otherwise noted, fees that appear on the member *Fees and Charges Schedule* can also apply to business accounts. For example, the overdraft check fee appears on that schedule.