

**Fee Schedule for Business Accounts**

**GENERAL**

|    |  |                              |
|----|--|------------------------------|
| 1  | <b>Business Check Orders</b> .....   | <i>Prices vary by style</i>  |
| 2  | <b>Deposited Items and Paid Items</b> .....  | \$ 0.40                      |
|    | We charge <b>\$ 0.40</b> for each item in excess of <b>150</b> items deposited to, or check or other debit item paid from, your combined savings, checking, and money market accounts within the same account number structure for the statement period. Cash deposits and cash withdrawals are each counted as one (1) item. <b>Excluded from this Charge</b> are items that are ACH Debits, ACH Credits, Wire Transfer Debits and Credits, Debit Card Point of Sale Purchases, and transfers between Logix accounts. |                              |
| 3  | <b>Cash Transactions</b> .....   | \$0.30 per \$100             |
|    | We charge <b>\$ 0.30</b> per <b>\$100</b> in excess of <b>\$1,000</b> in gross cash transactions (the total of all cash deposits plus all cash withdrawals) to or from your combined savings, checking, and money market accounts within the same account number structure for the statement period. Cash exchanges are included in the total of gross cash transactions.  |                              |
| 4  | <b>Coin Deposits and Coin Withdrawal</b> .....   | <b>Service Not Available</b> |
|    | We do not accept coin deposits, exchanges, or requests for withdrawal for coin.  |                              |
| 5. | <b>Courtesy Pay Fee</b> (This fee applies for each check, ACH payment, recurring debit card payment, everyday debit card and ATM transaction, and other items we pay that result in an overdraft of your available balance.)   |                              |
|    | <b>No Courtesy Pay Fee is charged if your available balance overdraft is \$5.00 or less.</b>   |                              |
|    | The following tiered fees apply if your available balance overdraft is more than \$5.00:   |                              |
|    | <ul style="list-style-type: none"> <li>• <b>No Charge</b> for any item/transaction of \$5.00 or less;</li> <li>• <b>\$10.00</b> for each item/transaction amount between \$5.01 and \$15.00; and</li> <li>• <b>\$30.00</b> for each item/transaction amount over \$15.00</li> </ul>  |                              |
|    | The maximum you could be charged per day is ten (10) overdraft fees totaling up to <b>\$300.00</b> .   |                              |
|    | <i>Sole Proprietorships must specifically Opt-In for Courtesy Pay coverage on everyday debit card and ATM transactions.</i>  |                              |
| 6  | <b>NSF Fee</b> (Items returned unpaid due to insufficient or unavailable funds) –<br>Per Item, each time the item is received for payment .....  | \$30.00                      |
| 7  | <b>Checks You Deposit or Cash returned unpaid</b> and charged back against your account – Per Item .....   | \$29.00                      |
| 8  | <b>Checks Returned unpaid for loan payment</b> – Per Item .....  | \$29.00                      |
| 9  | <b>Overdraft Protection Transfer Fee</b> .....   | \$ 4.00                      |
|    | The Overdraft Protection Transfer Fee is charged only once per day to cover checks and once per day to cover electronic ACH debits regardless of the number of checks or ACH debit items received and paid as a result. The Overdraft Protection Transfer Fee for Debit Card Point of Sale (POS) purchases and ATM withdrawals is charged per transaction.   |                              |
| 10 | <b>Stop Payment Fees:</b>  |                              |
|    | <b>Member checks</b> - Per Item written or sequential range if blank (lost or stolen)  |                              |
|    | Logix assisted (via Branch or Contact Center) .....  | \$20.00                      |
|    | <b>Unassisted stop payments</b> on member checking account checks via OnLine Banking or Telephone Banking..... <b>Fee Waived</b>   |                              |
|    | <b>Credit Card Convenience Checks</b> – Per Item .....   | \$20.00                      |
|    | <b>Cashier’s Check or ACH Debit payment</b> - Per Item.....  | \$20.00                      |
| 11 | <b>Purchase of Cashier’s Check</b> - Per Check .....   | \$ 5.95                      |
| 12 | <b>CO-OP Shared Branch Transaction Fee</b> – Per Transaction.....  | \$ 5.00                      |
| 13 | <b>Dormant/Abandoned Account Fee</b> – Per Month .....   | \$15.00                      |

**GENERAL – Continued**

|    |  |                            |
|----|--|----------------------------|
| 14 | <b>Low Balance Fee</b> (monthly) .....   | \$ 5.00                    |
|    | This fee is charged if the combined total of savings, money market, certificate, checking, and loan balances within the same account structure is less than \$1,000 on the last day of the month. The fee is waived when the above combined balance criteria is met or the business has a brokerage relationship with Logix Financial Services. The fee is charged to the Main Savings Account, provided sufficient funds are available; otherwise, the fee is charged to your checking, money market, or extra savings account (as applicable). |                            |
| 15 | <b>Deposit Correction Fee</b> - Per Deposit.....   | \$5.00                     |
| 16 | <b>Wire Transfers</b> – Domestic only .....  | \$25.00                    |
| 17 | <b>Outgoing Collections</b> – Domestic (Per Item) .....  | \$25.00                    |
|    | – Foreign (Per Item) .....   | \$30.00                    |
|    | Collection Items subject to charges by the paying bank, so the amount you receive may be less.   |                            |
| 18 | <b>Check Processing Reject Fee</b> – Per Item .....  | \$ 2.00                    |
|    | (On checks not purchased through the Logix check printer vendor)   |                            |
| 19 | <b>Verification of Deposit</b> .....   | \$10.00                    |
| 20 | <b>Processing Levies, Garnishments, Attachments, and other Legal Liens</b> – Each .....  | \$75.00                    |
| 21 | <b>Money Mover Assistance</b> – funds transferred from another institution;<br>live assistance over the phone .....  | \$10.00                    |
| 22 | <b>Starter/Temporary Checks</b> - 2 Pages at No Charge in Any 12 month period .....  | \$3.00 Per Additional Page |

**BUSINESS MONEY MARKET ACCOUNT**

|   |          |
|---|----------|
| <b>Monthly Service Charge</b> .....   | \$ 15.00 |
| Monthly Service Charge is waived if you maintain an average daily balance of \$5,000 in the account for the statement period. |          |

**BUSINESS ADVANTAGE CHECKING ACCOUNT**

|   |          |
|---|----------|
| <b>Monthly Service Charge</b> .....   | \$ 12.00 |
| Monthly Service Charge with e-Statements ( <i>paper statements waived</i> ) .....   | \$ 10.00 |
| Monthly Service Charge is waived if: (1) you maintain an actual daily balance of \$5,000 in the account for the statement period; or (2) you maintain an average monthly balance of \$10,000 in the account for the statement period; or (3) you maintain a combined average monthly balance of \$30,000 in savings, checking and loan balances within the same account structure for the statement period. |          |

**DEBIT AND ATM CARDS**

|  |         |
|--|---------|
| <b>Card Replacement Fee</b> .....  | \$ 7.50 |
| <b>Transaction Fees at Non-Logix ATMs</b> – Withdrawals, Transfers & Inquires.....   | \$ 1.95 |
| <b>ATM Surcharges - Fees By Others:</b> When you use an ATM that is not operated by Logix, the ATM owner may charge a surcharge fee which is in addition to the fee above. |         |

**RESEARCH AND COPIES**

With Logix Online Banking you can obtain and print free copies of the last two years of your account history, paid checks, account and credit card statements, and tax documents.

|  |   |
|--|---|
| <b>Research and Copies</b> .....   | \$45.00 per hour  |
| If your request requires more than one hour for us to complete we will contact you by the next business day with an estimate of the time and cost to fulfill your request before we start. <b>Copies of two paid checks per month are provided at no charge.</b> |   |
| <b>Statement Copy Delivery Charge</b> .....  | \$5.00 via Email, \$10.00 via US Mail, \$20.00 via Courier (i.e. FedEx) |
| Email and US Mail delivery charge is waived if the request is for six or less statement copies.  |   |