RADIANT CREDIT UNION
BUSINESS ACCOUNT FEE SCHEDULE
EFFECTIVE JANUARY 1, 2025

MEMBERSHIP & ACCOUNTS

Account closing
  (If account is closed within 90 days after opening)....................$20.00
Account research and balancing assistance per hour
  (Minimum $25.00) $25.00
ACH Origination:
  BAI2-Download per Account - Intraday.......................$2.50
  BAI2-Download per Account - Previous Day $1.50
  BAI2-Download per Report - Intraday.........................$2.50
  BAI2-Download per Report - Previous Day $1.50
  Originator Handbook (one per business required) $70.00
  Same Day ACH (per file upload) $10.00
  Same Day ACH Credit Entries (per entry)..................$5.00
  Same Day ACH Debit Entries (per entry)....................$5.00
  Traditional ACH (per file upload) $2.00
  Traditional ACH Credit Entries (per entry)................$0.00
  Traditional ACH Debit Entries (per entry) $0.00
  Transaction Limit Increase Expedited Request.........................$25.00
  Transaction Limit Increase Standard Request $15.00
Autobooks Accounting (per month) $9.99
Autobooks Invoicing Tool:
  ACH... 1% of total invoice
  Credit and Debit cards........................ 3.49% of total invoice
Business share account balance below par value ($25.00)
  at month end (each month) $5.00
Copy of draft/check or other transaction slip $5.00
Copy of statement $5.00
Deposited items returned unpaid...................................$20.00
Deposit verification (per membership account / per request)..........$10.00
Dormant account fee (per quarter) $30.00

An account is considered dormant when no member-initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years or older and has less than $100.00 on deposit (all share and certificate accounts) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loans, share certificates, or Visa account. Fee will be applied against your Business share account.

eBanking BillPay service .... No Charge
  (Service will be canceled after three months of inactivity)
Foreign deposit or collection item processing $10.00
Garnishments, levies, tax liens....................................$100.00
Mail:
  Next day mail delivery ....Actual charges paid
  Returned mail $15.00
Manual processing of share draft / check
  or other electronic item..$10.00
Medallion or Signature Validation Stamp.......................$10.00
Night Deposit.. No Charge

Non-Sufficient Funds (NSF)/Courtesy Pay Fees*:
  NSF (returned item) fee (per presentment)................$45.00
  Courtesy Pay (paid item) fee
  for share draft or electronic item................................$45.00
  (Credit union has no obligation to make any courtesy payment)
Notary Services (per non-Radiant document)...................$5.00
Remote Deposit Services:
  Mobile Version... No charge
  Licensed version .... $25.00 per month
  Check scanner purchase cost........................ Pass through
Safe Deposit Boxes
  (Not available for rent to businesses)
Statement (paper):
  Interim $5.00
  Monthly..$3.00
  (Radiant accounts opened and receiving paper statements prior to 11/1/2022 are not subject to the paper periodic statement fee. All new accounts, and any current accounts with e-statements, that are established or converted after 11/1/2022 will receive the paper statement fee. The paper statement fee is assessed to the business shares.)
Stop payments:
  Employee assisted checks & ACH $35.00
  eBanking checks only...$25.00
Wire Transfers:
  Domestic wire transfer (outgoing) $30.00
  Wire transfer (incoming)...$15.00

ATM

ATM & Visa Debit Card international service fee............ 1.00%
ATM transactions at ATMs owned or operated by
  Radiant or Presto Network ATMs. .... No charge
Balance inquiry at ATMs other than ATMs owned or
  operated by Radiant or Presto Network ATMs $1.00
Cash withdrawal at ATMs other than ATMs owned or
  operated by Radiant or Presto Network ATMs $3.50
Point of Sale transactions.. No charge
Replace Business Visa Debit Card.................................$15.00
Rush Visa Debit Card replacement ....Actual charges paid
Transfer funds at ATMs other than ATMs owned
  or operated by Radiant or Presto Network ATMs $1.00
  (This fee will be applied against the originating account.)

TELLER COUNTER ITEMS

Cashier's check $5.00
Coin handling (limited locations)........................4% of amount processed
Credit Union check (payable to other than business).......................$3.00

*You may be assessed multiple overdraft or returned item insufficient charges for the same item if the sending bank or merchant requests that the item be re-presented for payment and funds to pay the item remain unavailable. There is no limit on the number of attempts for re-presentment from a sending bank or merchant.