

Digital Services	
Online Banking and Mobile Banking App*	Free
Mobile Deposits*	Free
Overdraft Transfers	Free
Card Controls	Free
Business Bill Pay	Free
ACH Transfer to/from an External Account	Free
ATM Network Find 30,000+ surcharge-free, in-network ATMs across the U.S. by visiting solaritycu.org	Free
Online Loan Payments Make your Solarity loan payment online at solaritycu.org with your card or directly from another account.	Free
Account Services	
Courtesy Pay	\$25
Non-Sufficient Funds (NSF)	\$25
Return Item	\$20 each
In-clearing Items: paper checks written on your account (per month)	Basic Business Checking: 15 items free, \$0.20 each additional Value Business Checking: 25 items free, \$0.15 each additional Premier Business Checking: 35 items free, \$0.10 each additional
Manual (non-digital) Transactions Transactions processed by an employee, whether initiated via US Mail, Express Deposit Box, Night Drop, a phone call or a branch visit; does not apply to transactions with separate fees listed below.	\$5 per event
Incoming/Outgoing Wires	\$12 incoming / \$25 outgoing
Replacement of Debit or Credit Card	\$8 per card replacement
Temporary Checks	\$4 per sheet of 4 checks
Teller Checks	\$5 per check
Box of Checks	Costs vary
Excess Withdrawals in a Money Market Account Applies to each debit transaction over 6 per statement cycle, such as withdrawals and transfers made online, at an ATM or by card, check, ACH or wire.	\$5 each
Inactive Account Applies after 12 months of no member-initiated transactions.	\$6 per month
Statements	
eStatements	Free
Paper Statements	\$4 each

Special Requests	
Signature Guarantee (Medallion)	\$25
Stop Payment	\$35
Print out of Account Inquiry/Check/Statement Copy	\$1 per page
Research, Document Recovery, Account Reconciliation Rounded to the nearest hour	\$30 per hour and \$1 per page (digital and/or print)
Processing Fees	
Check Cashing	\$10 each
Non-Member Check Cashing	\$10 each
Foreign Transaction Applies to Visa® credit and debit card purchases or cash advances outside the United States or in a foreign currency, regardless of your location at the time of the transaction.	2% of transaction amount
Collection/Processing - Foreign Negotiable Items	\$20 flat fee
Processing of Legal Orders, Garnishments and Levies	\$75 per item plus \$30 per hour

FEDERALLY INSURED BY NCUA. Rates and fees subject to change. For a complete list of account terms and conditions, refer to the Business Membership and Account Agreement, which can be requested at a branch or by calling 800.347.9222. *Message & data rates may apply.

Fee updates effective May 1, 2026

As of May 1, 2026, the following changes apply to both business and consumer accounts unless otherwise noted.

- **Copies of Account Information:** \$4 per item requested for statement copies, account history and/or check images, whether provided electronically or printed.
- **Wires:** Incoming \$5, Outgoing \$30
- **Collection/Processing of Foreign Negotiable Items:** \$30 each
- **Returned Statement:** \$5 for each statement returned as undeliverable by the postal service; excludes minor accounts and memberships with loans.
- **Early Membership Closure:** \$5 if the membership is closed within the first 180 days.
- **Express Deposit Box Transaction:** \$5 each; does not apply to loan payments.
- **Basic Business Checking, Monthly Service Fee:** \$10 when balance falls below \$2,500.