

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 60,000+ 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/loan-pay 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 Premier Business Checking: 35 items free, \$0.10 each additional
Wires	Incoming: \$5 Outgoing: \$30
Replacement of Debit or Credit Card	\$8 per card replacement
Temporary Checks	\$4 per sheet of 4 checks
Teller Checks	\$5 each
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
Service Fee For Basic and Premier Business Checking, a minimum balance is required to avoid the service fee.	Basic Business Checking: \$10 Premier Business Checking: \$20
Early Membership Closure Assessed if the membership is closed within the first 180 days.	\$5

Statements	
eStatements	Free
Paper Statements	\$4 each
Returned Statement Assessed for each statement returned as undeliverable by the postal service; does not apply to memberships with active loans.	\$5
Special Requests	
Signature Guarantee (Medallion)	\$25
Stop Payment	\$35
Copies of Account Information Applies to each item requested for statement copies, account history and/or check images, whether provided electronically or printed.	\$4
Research, Document Recovery, Account Reconciliation Rounded to the nearest hour	\$30 per hour and \$1 per page (digital and/or print)
Processing Fees	
Manual (non-digital) Transactions Transactions processed by an employee, whether initiated via US Mail, Night Drop, a phone call or a branch visit; does not apply to transactions with separate fees listed elsewhere on this fee schedule.	\$5 per event
Express Deposit Box Transaction Assessed for each transaction made through the Express Deposit box in the lobby; does not apply to loan payments.	\$5 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 of Foreign Negotiable Items	\$30 each
Processing of Legal Orders, Garnishments and Levies	\$75 per item plus \$30 per hour
Non-Member Check Cashing	\$10 each

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.