SOLARITY CREDIT UNION

BUSINESS FEE SCHEDULE

Effective November 1, 2026

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 Nonprofit 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 Business Checking, Premier Business Checking and Nonprofit Checking, a minimum balance is required to avoid the service fee.	Basic Business Checking: $10 Premier Business Checking: $20 Nonprofit Checking: $20
Early Membership Closure Assessed if the membership is closed within the first 180 days.	$5

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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.