

# BECU BUSINESS CASH MANAGEMENT SERVICES DISCLOSURE



BECU (Boeing Employees' Credit Union) is Washington's leading not-for-profit credit union. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more about BECU business accounts and services at [becu.org/business](http://becu.org/business).

The following information is applicable to Cash Management Services at BECU as of the effective date shown below. BECU may add to or change the disclosures, rates and fees contained in this schedule from time to time. Each Account Holder, Authorized Signer, and any authorized user of the account agrees to the terms and conditions in this Cash Management Services Disclosure and acknowledges that it is a part of the Account Agreements.

## Rate Schedule Effective September 1, 2022

Earnings Credit Rate: 0.35%

### Business Analyzed Checking Fee Schedule

Monthly Maintenance Fee	\$15.00		
Checks Paid/ACH Debits Posted	\$0.15	ACH Credit Posted	\$0.15
Teller/Express Box Deposits	\$0.30	ATM/Digital (Online, Mobile, Shared Branch) Deposits	\$0.40
Teller/Express Box Deposited Items	\$0.10	ATM/Digital (Online, Mobile, Shared Branch) Deposited Items	\$0.00
Check Stop Payment via NFC or Contact Center	\$25.00 per item	Research Fee	\$15.00 per hour (minimum 1 hour)
Cashier's Check Fee*	\$5.00 per item	Merchant Lookup Fee	\$15.00 per item

### Non-Sufficient Funds (NSF) and Overdraft (OD) Fees\*

(A daily cap of up to 5 NSF Fees, NSF – Uncollected fees, and Overdraft fees will be charged. No cap for NSF Fee – Transfer.)

NSF Fee	\$25.00 per transaction for which the available balance is not sufficient, and the item is paid or returned unpaid
NSF Fee – Uncollected	\$25.00 per transaction for which funds are uncollected, the available balance is not sufficient, and the item is paid or returned unpaid
NSF Fee – Transfer	\$25.00 per transaction for which the available balance is not sufficient to make the scheduled automatic transfer loan payment
Overdraft Fees	\$25.00 per debit card transaction for which the available balance is not sufficient and the item is approved (Optional Courtesy Pay Overdraft Service for Debit Transactions Opt-In required before Overdraft fee will be charged)

\*These fees are ineligible to be offset by the earnings credit allowance

### Business Sweep Services

Zero Balance Account Master Account Monthly Maintenance	\$10.00	NCUA Insured Investment Sweep Monthly Maintenance	\$20.00
Zero Balance Account Sub Account Monthly Maintenance	\$10.00	Line of Credit Sweep Monthly Maintenance	\$150.00
		Dual Sweep (Investment and Loan) Monthly Maintenance	\$160.00

### Cash Management Fee Schedule

High Speed Online Deposit	\$25.00 per month for business deposit balances less than \$25,000 utilizing a 12 month rolling average
Wire Transfer Fee (Wire fees are assessed in the month after the activity has occurred)	\$25.00 per Domestic outgoing wire transfer \$35.00 per International outgoing wire transfer \$0.00 per Domestic or International incoming wires
Wire Transfer Fee For Business Online Banking Wires	\$20.00 per Business Online Banking Domestic outgoing wire transfer \$0.00 per Domestic or International incoming wires