

Business Services Information

Effective: 5/1/2016

Business Services	Fee
ACH Origination/Payroll Services (per payroll period)	\$10.00 (1-9 employees) \$15.00 (10-15 employees) \$20.00 (16+ employees)
Coin Orders (per roll)	\$0.05
Currency Orders (per strap)	\$1.00
Disposable, Tamper-Resistant Plastic Deposit Bags (Small, 12" x 12")	\$100.00 (Box of 500) \$0.20 (Single bags, minimum 25 bags)
Disposable, Tamper-Resistant Plastic Deposit Bags (Medium, 12" x 16")	\$155.00 (Box of 500) \$0.30 (Single bags, minimum 25 bags)
Disposable, Tamper-Resistant Plastic Deposit Bags (Large, 15" x 20")	\$100.00 (Box of 250) \$0.40 (Single bags, minimum 25 bags)
Low Balance Fee for First Business Checking (no minimum balance)	No charge
Low Balance Fee for Additional Checking Accounts (\$500 minimum balance)	\$10.00
Overdraft Fee (per item)	\$26.00
Reconciliation & Research (per hour)	\$20.00
Returned Deposited Items	\$15.00

Electronic Services	Fee
24-Hour Teller Telephone Banking	Free
Online Banking	Free
Online Bill Pay, Active Users	Free
Online Bill Pay, Inactive Users	\$5.00/month
Mobile Banking	Free
Click Pay (person to person payments)	Free
Mobile Deposit Capture	Free
E-Statements	Free
E-Alerts/Notifications	Free

Wire Transfer	Fee
US Incoming Wire	Free
International Incoming Wire	\$10.00
US Outgoing Wire	\$20.00
International Outgoing Wire	\$40.00

Account Reconciliation	Fee
Check Copy	\$2.00
Check Copy, if older than 12 months	\$5.00
Statement Copy	\$2.00
Paper Statement - Monthly	Free

ATM/Debit Transactions	Fee
HRCU ATM	Free
CO-OP® Network ATM	Free
NH Rite-Aid In-Store ATMs	Free
All Other ATMs (*additional surcharge may be imposed by ATM owner)	\$1.50
Replacement ATM/ Debit Card	\$5.00

Checking	Fee
Checks	Varies by style
Emergency Checks	4 for \$3.00

Money Orders/Checks	Fee
Money Order	\$3.00
Official Check	\$5.00
Official Check payable to account owner, IRS, or for Real Estate taxes	Free

General Items	Fee
Bad Address (after 1st statement returned)	\$5.00
Inactive Account (inactive 6 months)	\$5.00/month
Foreign Check Collection (+ correspondent fee)	\$25.00
Coin Counting	3% of total amount
Early Account Closure (within 60 days of opening)	\$20.00
Levies or Attachments	\$50.00
Escheat Processing	\$100.00
Notary Services - Members	Free
Notary Services - Non-Members	\$10.00
Overdraft Protection (share transfers)	\$5.00
Courtesy Pay (per item)	\$27.00
Insufficient Funds (per item)	\$27.00
Returned Deposited Items (per item)	\$15.00
Safe Deposit Box Drilling	Based on cost
Safe Deposit Box Key Replacement	\$25.00
Safe Deposit Box Rental (varies by size)	\$25.00 - \$100.00
Stop Payment	\$25.00
Telephone Transfer (Financial Service Associate Assisted)	\$3.00
Verification of Deposit	\$5.00

