

Greater Kentucky Credit Union Business Account Fee Schedule

Greater Kentucky Credit Union's Business Checking is designed for business accounts with limited activity. Account activity is determined by transactions on the checking product. Each month, the account is allowed a limited number of "free" transactions.

Minimum to Open:	\$1,000 Regular Shares and \$1,000 Classic Checking
Debits or Checks:	First 40 are free, then 25¢ for each additional debit in the month
ACH, Wires, Direct Deposit Credits:	First 10 are free, then 25¢ for each additional deposit or credit in the month
Checks Deposited:	First 50 are free, then 25¢ for each additional item deposited in the month
Coin Withdrawal:	10¢ per roll of coin
Coin Deposit:	\$5.00 per bag/tote deposited
Currency:	25¢ per strap of currency deposited or withdrawn
Account Maintenance:	\$25.00 per month if balance falls below the monthly minimum of \$1,000 per acct.
Other Products & Services:	<ul style="list-style-type: none"> • CU 24/7 Online Service • Bill Pay \$5.00 per month • MasterCard® Debit Card • Free e-mail statements or mailed statement \$1.00 per month • All other fees apply as stated on our Fee Schedule

*Fees subject to change. Some restrictions apply.
Revised: April 1, 2009



Greater Kentucky Credit Union Business Account Policy and Procedures

Required Information:

- Name
- Street address for the principal place of business, local office, or other physical location.
- Mailing address if different from the street address
- Federal Tax ID Number
- Articles of Organization
- All owners must sign to open account
- All owners must provide their personal information on the account information card
- Valid photo ID on all signers

Business Account Deposit Information:

- All deposits must have a deposit slip.
- Currency must all be face up, flat (not folded) going the same direction.
- Currency must be strapped when depositing a quantity of : 100 (\$1, \$5, \$10, \$20), 40 (\$50), 20 (\$100) or more bills of any one denomination
- Straps must have the business name and our ABA number imprinted on them.
- Less than 100 (\$1, \$5, \$10, \$20), 40 (\$50), 20 (\$100) bills of any denomination must still be face up going the same direction and banded. Each denomination must be separated.
- We will only accept coin that is bagged ready for shipment to the Federal Reserve. Our coin machine is for personal accounts only. Business accounts must bring in coin ready for Federal Reserve shipment in plastic self-sealing coin totes. These deposits are accepted at Red Mile location only. Branches will not accept coin deposits.
- All checks must be stamped on the back with the business name and account number. Checks must be listed on the deposit slip.

IF DEPOSITS DO NOT CONFORM TO THE INSTRUCTIONS LISTED ABOVE THEY WILL BE SUBJECT TO A \$15.00 PROCESSING FEE.

Small Business Accounts do not qualify for the following:

- Overdraft Protection/Courtesy Pay
- Payment of dividends on checking accounts
- Multiple savings/checking accounts are not allowed