



Welcome

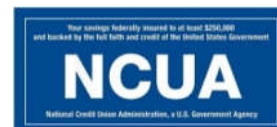
ACCOUNT DISCLOSURE PACKET
EFFECTIVE 07/01/2022



Table of Contents

Your account is now governed by the terms and conditions of the
Great River Federal Credit Union **Membership and Account Agreement**.

Important Dates	Page 3
GRFCU Hours & Locations	Page 4
Frequently Asked Questions	Page 5
Savings & Deposit Account Questions	Page 5
Loan Questions	Page 5
Lien Holder Information	Page 5
Deposit Products	Page 6
Loan Products	Page 8
E-Services & How to Enroll	Page 10
Deposit Products Comparison	Page 12
Schedule of Fees Comparison	Page 13
Fee Schedule	Page 15
Disclosures	
Membership and Account Agreement	Page 16
Truth-In-Savings Disclosure	Page 27
Privacy Notice Disclosure	Page 31
Check 21 Disclosure	Page 33
Electronic Funds Transfer Agreement	Page 35
Funds Availability Policy Disclosure	Page 45
Courtesy Pay	Page 47
Business Membership & Account Agreement	Page 50



IMPORTANT DATES

✓	ALL MEMBERS	DATE
	<ul style="list-style-type: none"> Official GEM & GRFCU Merger 	2/1/2022
	<ul style="list-style-type: none"> Last Day to Use GEM FCU Online Banking 	6/30/2022
	<ul style="list-style-type: none"> GEM FCU member data will be merging into GRFCU between 07/01/2022 and 07/03/2022. Please conduct all financial transactions utilizing your GEM FCU account, including in-branch and debit card transactions, before 5:00pm CST on 06/30/2022. <i>Note: Your GEM FCU checks will continue to work with no interruptions during the conversion.</i> 	
	<ul style="list-style-type: none"> Conversion completed. Members may conduct business at all 9 GRFCU branch locations. 	7/06/2022
	<ul style="list-style-type: none"> Enroll in GRFCU Online Banking, eStatements and Bill Pay at www.GreatRiverFCU.org. Also, download our mobile app! 	7/06/2022
	<ul style="list-style-type: none"> Begin utilizing the GRFCU Call Center, Video Chat, and Online Applications. 	7/06/2022

✓	MEMBERS WITH DEBIT CARDS	DATE
	<ul style="list-style-type: none"> Cards will be ordered the week of May 30th, 2022 and typically takes 10-15 business days to receive. 	June 2022
	<ul style="list-style-type: none"> All GEM FCU debit cardholders will receive a new GRFCU debit card. 	June 2022
	<ul style="list-style-type: none"> End of business day, all GEM FCU debit cards will be disabled. 	6/30/2022
	<ul style="list-style-type: none"> Activate and use new GRFCU Visa debit card as early as 	7/01/2022

✓	MEMBERS WITH CHECKS	DATE
	<ul style="list-style-type: none"> You will be able to continue utilizing your existing GEM FCU checks. Note: When it is time to order new checks, please confirm the details with us. 	7/1/2022

✓	MEMBERS WITH CREDIT CARDS	DATE
	<ul style="list-style-type: none"> Cards will be ordered the week of May 30th, 2022 and typically takes 10-15 business days to receive. 	June 2022
	<ul style="list-style-type: none"> Last day to submit credit card payments through Virtual Branch. 	06/15/2022
	<ul style="list-style-type: none"> GRFCU Visa credit card may be activated upon receipt, by following the instructions presented on the card mailer. 	06/14/2022
	<ul style="list-style-type: none"> GRFCU Visa credit card may be used for purchases as soon as you receive and activate it. 	June 2022
	<ul style="list-style-type: none"> Register your new Great River card through EZcard on our website to make payments and view transaction history. 	06/15/2022

GRFCU BRANCH HOURS & LOCATIONS

OFFICES	ADDRESS	LOBBY HOURS		DRIVE-THRU HOURS	
St. Cloud	1532 West St Germain Street St Cloud, MN 56301	Mon-Fri Saturday	9:00am-5:00pm Closed	Mon-Fri Saturday	8:00am-6:00pm Closed
Sauk Rapids	4 2 nd Avenue North Sauk Rapids, MN 56379	Mon-Fri Saturday	9:00am-5:00pm 9:00am-1:00pm	Mon-Fri Saturday	8:00am-6:00pm 9:00am-1:00pm
Waite Park	206 First Street South Waite Park, MN 56387	Mon-Fri Saturday	9:00am-5:00pm Closed	Mon-Fri Saturday	8:00am-6:00pm 9:00am-1:00pm
Sartell	1725 Pine Cone Road South Sartell, MN 56377	Mon-Fri Saturday	9:00am-6:00pm 9:00am-1:00pm	Mon-Fri Saturday	NA NA
Foley	161 Glen Street Foley, MN 56329	Mon-Fri Saturday	10:00am-6:00pm 9:00am-1:00pm	Mon-Fri Saturday	NA NA
Sauk Centre	214 12St S, PO Box 29 Sauk Centre, MN 56378	Mon-Fri Saturday	10:00am-6:00pm 9:00am-1:00pm	Mon-Fri Saturday	NA NA
Big Lake	18146 198 th Avenue Big Lake, MN 55309	Mon-Fri Saturday	9:00am-5:00pm 9:00am-1:00pm	Mon-Fri Saturday	8:00am-6:00pm 9:00am-1:00pm
Minot, ND	2401 North Broadway Minot, ND 58703	Mon-Fri Saturday	9:00am-4:30pm Closed	Mon-Fri Saturday	8:00am-5:30pm 9:00am-12:00pm
Niles, MI	1012 South 11 Street Niles, MI 49120	Mon-Fri Saturday	9:00am-5:00pm 10:00am-1:00pm	Mon & Fri Tue - Thurs Saturday	8:30am-5:30pm 9:00am-5:00pm 10:00am-1:00pm

2022 CLOSURES AND HOLIDAY HOURS

DATE CLOSED	REASON
Friday, July 1	Conversion Day
Saturday, July 2	Conversion Day
Monday, July 4	Independence Day
Tuesday, July 5	Conversion/Go Live Day
Monday, September 5	Labor Day
Monday, October 10	Columbus Day
Friday, November 11	Veteran's Day
Thursday, November 24	Thanksgiving Day
Monday, December 26	Christmas Day Observed

**Please call us at 320.252.5393 or
toll free at 1.888.211.5393 with
questions that you may have.**

GRFCU Routing Number: 291975672

FREQUENTLY ASKED QUESTIONS

SAVINGS & DEPOSIT ACCOUNT QUESTIONS:

- **Will my GEM Account Number Change?**

Your account number has been changed to have a preceding “1” and several “0” to make your account number 8 digits. Example: if your account was previously 1234, starting July 1st, your account number will be 10001234; if your account number is 12345 your account number will be 10012345.

The MICR line on your checks will now begin with a “5”. This will replace the first “0” on the MICR line. Example: if your MICR was 0100012345X it will now be 5100012345X.

GRFCU Routing/ABA Number is 291975672.

- **What will happen to any electronic services such as ACH, Automatic Withdrawals and Payroll Deductions?**

Your current electronic transactions will remain the same. For any new or updated transactions, you will need to provide your new GRFCU account information. Switch-Kits will be available on our website for your convenience.

- **Will I be able to access my account history?**

Account history will be available through your statements. ***Your June statement will be a print statement and will be mailed to the address on record, regardless of if you are signed up for Estatements or not.*** If you need to update your address, please contact a branch as soon as possible.

- **I have bills set up to be paid through Bill Pay, will they still get paid?**

You will need to enroll in online banking and set up bill pay.

- **Does GRFCU Offer Direct Deposit Splits?**

GRFCU offers direct deposit splits, however you may also set this up with your employer, through online banking, or with a Member Advisor.

- **Where can I find helpful resources pertaining to the merger?**

Great Rivers website will have informational brochures, Switch-Kits, Opt in forms as well as other useful links. To find these resources go to <https://www.greatriverfcu.org/merger-announcements/>

LOAN QUESTIONS:

- **Where should I mail my deposits and payments?**

For now, there will not be a change to our phone number and mailing address. You may continue to mail deposits and payments to 2401 N Broadway, Minot, ND 58703. If changes occur, GRFCU will notify you in advance and help you step by step with any changes.

- **If I pay ahead on my loans and the payment isn't due for 1 year, may I not make a payment for 6 months?**

Loans paid ahead may continue to do so, however a payment will be due every 90 days.

INSURANCE LOSS PAYEE AND MORTGAGEE CLAUSE INFORMATION:

Update Information to: Great River FCU
PO BOX 924670
Fort Worth, TX 76124

Please call us at 320.252.5393 or toll free at 1.888.211.5393 with questions that you may have.

GRFCU DEPOSIT PRODUCTS

Credit Unions are not-for-profit financial institutions that exist to serve their members. Like banks, credit unions accept deposits, fund loans, and provide a wide array of other financial services. But as member-owned, cooperative institutions, credit unions provide a safe place to save and borrow at reasonable rates. Great River takes pride in just that. We want to hear our members' stories and work each day to serve our members well and bring value to their lives.

REGULAR SHARE SAVINGS ACCOUNT

First and foremost, a regular savings account is your initial share in the credit union. This represents your ownership share with Great River FCU and creates your official Membership. As a qualifying member, you will have access to a full array of products and services.

- \$5 minimum opening deposit
- Balances \$10 and above, dividends compound monthly and are credited monthly.

SPECIAL SAVINGS ACCOUNTS

If your regular savings account isn't enough, open additional special savings accounts under one membership number. Use these accounts to save for a vacation, college, or special events in your life.

SHARE DRAFT ACCOUNTS (Checking)

Our FREE Checking Accounts are made with customization and versatility in mind. There is no minimum balance, no monthly account fee, and 24/7 access within digital banking.

- ✓ Online Banking & Mobile App
- ✓ Phone Banking- Call 320.656.1064 or 1.888.287.0898
- ✓ Protection Plans
 - Automatic Transfers
 - Overdraft Line of Credit
 - Courtesy Pay
 - To Opt in visit: <https://www.greatriverfcu.org/payment-protection/>
- ✓ No Minimum Balance or Maintenance Fees
- ✓ Free eStatements

MONEY MARKET ACCOUNTS

A Money Market account is an excellent investment for larger amounts of money that you do not intend to access often. This solution offers you flexibility while earning a higher dividend rate. Our tiered program offers you a savings plan where dividends increase with each level. Dividends compound monthly. You can make up to three withdrawals per month, \$500 minimum each time.

SHARE CERTIFICATES (CDs)

Enjoy the Reliable Benefits of:

- ✓ Competitive dividend rates and profitable yields
- ✓ Variety of terms from 6 to 60 months
- ✓ Minimum investment of \$500

- ✓ Dividends are compounded and paid monthly
- ✓ Certificate will automatically renew, unless previously noted
- ✓ Rate bump options available on select terms

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

From college through retirement, we offer two great Individual Retirement Accounts (IRA) and an IRA Share Certificate option. Consult with your Tax Advisor about the best IRA plan for you, and we will be happy help you with the rest!

- ✓ Traditional IRA- This account allows you to defer taxes on the earnings until they are withdrawn. Certain contributions may be tax deductible in the year they are made.
- ✓ Roth IRA- While contributions are not tax deductible, contributions and earnings can be withdrawn tax free. If you have earned income, you can establish and contribute to a Roth IRA, even after age 72.
- ✓ IRA Share Certificates- Earn higher dividends with an IRA Share Certificate. Available with a minimum deposit of \$500 and terms ranging from 6-60 months.
- ✓ Business Owners- Contact us about a SEP IRA!

FOR MORE INFORMATION:

For other related products and services, we encourage you to view our website at www.GreatRiverFCU.org. It gives more details and locations of services like ATM network and Shared Branching locations, safe deposit box locations and prices, full contact information, and so much more.

GRFCU LOAN PRODUCTS

MORTGAGE

Whether you're gathering information, crunching the numbers, or preparing to fill out your application, we have the tools and resources you need. Allow our local and dependable Mortgage team to walk you through the process of purchasing, refinancing, or building your new home!

- ✓ Conventional Loans
- ✓ Fixed-Rate Mortgages
- ✓ Home Equity Line of Credit
- ✓ Home Equity Loan
- ✓ Construction Loans
- ✓ Adjustable-Rate Mortgages (ARM)
- ✓ Government Loan Programs
 - FHA
 - USDA/Rural Development
 - VA
 - HomeReady
 - 97% Conforming
- ✓ Cabin Loans
- ✓ Rehabilitation Loan

AUTO LOANS

Finding the perfect auto loan has never been easier. With some of the best auto loan rates around, and an easy application process, we are here to help you through every step of your car buying journey.

Take advantage of our competitive rates, flexible terms, and speedy application and approval process.

Get out of a high-interest-rate loan elsewhere and save by refinancing with Great River. Our friendly Loan Officers will work with you to find a loan that meets your needs and your budget.

- ✓ Up to 100% financing
- ✓ Great rates with extended loan terms
- ✓ Affordable Payments
- ✓ Easy application process with loan pre-approval, so you can shop with confidence
- ✓ Easy payment options with payroll deduction or automatic transfers from other accounts

RECREATIONAL LOANS

With our great rates, flexible terms, and easy application process, you'll be able to focus on spending your free time camping with friends and family or visiting places on your bucket list. We can finance recreational vehicles for land, water, mud, and snow!

COLLEGE STUDENT LOANS

At Great River Federal Credit Union, we're committed to helping students find the best funding for their education. You'll see significant cost-savings by choosing GRFCU's college student loan over other lenders, through Student Choice.

- ✓ **Undergraduate**- For those starting their education journey, we offer Private Student Loan solutions for undergraduate students to supplement family savings, scholarships, grants, and federal aid.
- ✓ **Student Loan Refinance**- You'll be able to refinance and consolidate your private and federal student loans (including PLUS loans) into one manageable loan, setting up one convenient payment, and potentially lowering your rate*. Featuring a competitive interest rate and zero origination fees, our refinance loan can help you simplify your life while amplifying your funds.

Apply online at <https://greatriverfcu.studentchoice.org/>

**Subject to credit qualification and additional criteria, including graduating from an approved school.*

PERSONAL LOANS

Life is constantly changing, and it's important to have the option to borrow money when it matters most. That's why we offer personal loans at competitive rates, flexible terms, with a quick application and approval process.

OVERDRAFT LINE OF CREDIT

Overdraft Line of Credit offers flexibility, convenience, and freedom from overdraft fees by automatically advancing funds into your checking account. It also offers an additional source of funds to use at your discretion.

- ✓ Auto-Transfers FREE of charge – No Annual Fee
- ✓ Fixed rate on balances
- ✓ Conveniently access your line of credit using online banking, phone banking, or contacting a Member Advisor.
- ✓ No cost until you access your line of credit.

VISA CREDIT CARDS

- ✓ **Rewards Credit Card**- Earn the cash rewards you deserve! There are no rotating rewards categories, no hoops to jump through, and no limit to how much cash back you can earn.
 - 3% cash rewards on gas
 - 2% cash rewards on groceries
 - 1% on all other purchases
- ✓ **Classic Credit Card**- Rates are not created equal. The "Classic" Credit Card is the perfect card for rate conscious members. Same rate for purchases, cash advances, and balance transfers.

INSURANCE & PROTECTION PLANS

You trust your credit union to offer products and services to help you do more with what you have. That is why we've joined with a dedicated team of professionals to bring you some of the most affordable and trustworthy insurance, protection plans, and warranties in the market.

GRFCU E-SERVICE PRODUCTS & HOW TO ENROLL

ONLINE BANKING & MOBILE APP

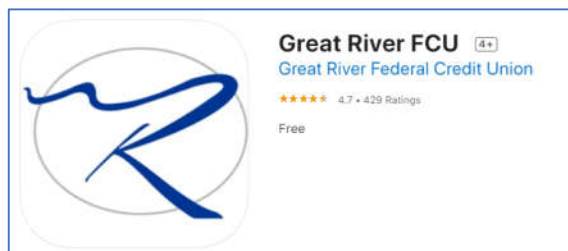
- ✓ Obtain up-to-the minute information
- ✓ Transfer funds within accounts
- ✓ View cleared checks
- ✓ Mobile Check Deposit
- ✓ Make loan and mortgage payments
- ✓ View account history
- ✓ Set account alerts and notifications
- ✓ View debit and credit card information
- ✓ Pay your bills and friends
- ✓ Popmoney®- Pay and request money the easy way.
- ✓ External Transfers- Conveniently move money between your account(s) and other financial institutions.
- ✓ Money Management Budgeting Tool

ONLINE BANKING FIRST TIME USERS: (First day of enrollment 7/5/2022)

1. Go to www.GreatRiverFCU.org
2. Click “Register” or simply type in your member number as username, and PIN as password.
3. For personal accounts your PIN is the last 4 digits of the primary owner’s SSN. For business accounts, the PIN is the EIN. Members will then change that PIN after they login for the first time.
4. Click on login/continue
5. Select a new username and password
6. Read and accept the Internet Account Access Agreement & Disclosure by checking the box. Then select “Next”.
7. Choose to send verification code via email, text message or phone call.
8. Confirm account with verification code, choose to register the device or not and Click “Finish”.

MOBILE APP FIRST TIME USERS:

All you need to access Mobile Banking is to be a registered user of our Online Banking product and have a mobile device.



GREAT RIVER GO-LIVE VIDEO BANKING

Our local Member Advisors are ready to help you via Great River Go Live, during business hours. Utilize our secure video chat on your personal device in the comfort of your home.

- ✓ Become a Member of Great River FCU
- ✓ Obtain a Loan
- ✓ Sign & Send Secure Documents

- ✓ Member Service-Related Requests on All Accounts

You can start by going to this link: <https://videobanking.greatriverfcu.org/>. Or you can download the “Great River Go Live” app on the Playstore or Apple Store.

PHONE BANKING

All you need is your account number, last four digits of the primary member’s social security, DOB (MM/DD/YYYY) and Zip code. To access the automated phone banking system call the toll-free number at 1-800-287-0898 or 320-656-1064.

- ✓ Free and available 24/7
- ✓ Make balance and deposit inquiries
- ✓ Transfer funds between accounts
- ✓ Verify checks that have cleared
- ✓ Make loan payments

ONLINE LOAN PAYMENTS

- ✓ Online Banking- Pay a GRFCU loan by utilizing account transfers.
- ✓ External Transfers- Transfer from your accounts at another financial institution.
- ✓ Direct Debit/ACH- Fill out Auto Pay Form on our website and contact a GRFCU Member Advisor to set it up.
- ✓ ProPay- Utilize our third-party service provider for last minute payments with a Visa or Mastercard Debit Card, or the routing number and account number from another financial institution.

ONLINE ACCOUNT & LOAN APPLICATIONS

Applying is quick, convenient, and thorough with our membership & loan application services on our website. Everything from becoming a member, to buying a vehicle, and refinancing your mortgage, visit www.GreatRiverFCU.org to apply today!

DEPOSIT PRODUCT COMPARISON

Great River Federal Credit Union				GEM Federal Credit Union			
GRFCU rates offered to GEM FCU members effective as of the conversion date of 07/05/2022				GEM FCU rates prior to conversion date of 07/05/2022.			
Description	Rate	Annual Percentage Yield (APY)	Notes	Description	Rate	Annual Percentage Yield (APY)	Notes
Regular Share	.05%	.05%	\$10+ to earn dividends - \$5 Opening deposit	Primary Share	.05%	.05%	- \$25 Opening deposit
Special Share	.05%	.05%	- \$10+ to earn dividends - \$5 Opening deposit	Special/Holiday Share	.05%	.05%	- \$0 Opening deposit
Kids Account Share Account	.05%	.05%	\$10+ to earn dividends - \$5 Opening deposit				
Money Market Share Account, IRA, & Health Savings Account	.05%	.05%	\$10.00-2,499.99	Money Market	.10%	.10%	\$1,000.00-25,000.00
	.10%	.10%	\$2,500-9,999.99		.20%	.20%	\$25,000.01-100,000.00
	.15%	.15%	\$10,000-24,999.99		.25%	.25%	\$100,000.01-250,000.00
	.20%	.20%	\$25,000-49,999.99		.30%	.30%	\$250,000.01+
	.25%	.25%	\$50,000-99,999.99				
	.35%	.35%	\$100,000+	Education, Traditional & Roth IRA	.50%	.50%	
Share Draft	0%	0%	No minimum balance	Share Draft	0%	0%	No minimum balance
Share & IRA Certificate <i>(Premier Rates, all ages)</i>	.25%	.30%	6 Month	Share Certificate <i>(No IRA Certificate)</i>	.30%	.30%	12 Month
	.40%	.45%	12 Month		.40%	.40%	24 Month
	.45%	.50%	18 Month		.60%	.60%	36 Month
	.55%	.60%	24 Month	Pee Wee Share Certificate	.80%	.80%	12 Month Saver CD (Minor)
	.75%	.80%	36 Month				
	.90%	.95%	48 Month				
	1.00%	1.06%	60 Month				

SCHEDULE OF FEES COMPARISON

Fee Name	GEM	Details	GRFCU	Details
Share/Share Draft:				
Clearing Fee	\$35.00	Per Item	\$35.00	Share Draft
Overdraft Fee	\$35.00	Per Item	\$35.00	ACH
Draft Copy Fee	\$2.00	Per Item	\$5.00	Within 7 Years
Stop Payment Fee	\$15.00	Per Item	\$35.00	Per Item
Re-Open/Early Close fee	\$10.00	Within 90 Days	\$10.00	Within 6 Months
General Services:				
Corporate Draft Fee	\$2.00		\$3.00	Free for Premier
Money Order	\$1.00		\$3.00	
Notary Service	FREE		FREE	Members Only
3 rd Party Check Fee	\$5.00		NA	
Copy Fee	\$0.10	Per Copy	NA	
Phone Transfers	FREE		FREE	
Return Check Fee	\$5.00	Per Item	\$10.00	Per Item
Research Fee	\$25.00	Per Hour	\$35.00	Per Hour
Return Mail Fee	\$5.00	Per Item	\$10.00	Per Item
Statement Request Fee	\$1.00	Per Page	\$5.00	Per Item
Fax Fee	\$1.00	Per Page	NA	
Garnishment/Levy	\$25.00	Per Item	\$50.00	Per Item
Printed Statement Fee	\$1.00	Per Monthly Item Age 18+	\$3.00	Per Statement Ages 18-65
Virtual Branch:				
Bill Pay	FREE		FREE	
Internal Transfers	FREE	Per Transfer	FREE	Per Transfer
Popmoney	\$0.50	Per Transfer	FREE	Per Transfer
Acct to Outside Institution Account	\$2.00		FREE	External Transfer Platform
Card Services:				
Late Fee	\$15.00		\$25 Reg/ \$28 Rewards Card	
Statement Request Fee	\$1.00	Per Page	\$5.00	Per Item

Card Replacement Fee	\$10.00		FREE	
Foreign ATM Surcharge Fee	\$2.50		\$1.50	
GEM/GRFCU Owned ATM Surcharge Fee	FREE		FREE	
MoneyPass Network ATM Surcharge Fee	FREE		FREE	CO-OP
Visa Gift Card	\$3.00	Per Card	\$3.95	Per Card
Visa Travel Card	\$5.00		NA	
Reload Travel Card Fee	\$2.00		NA	
Expedited Mail Fee	\$75.00	Per Card	\$50.00	Per Card
Wire Transfer Information:				
Wire Fee	\$25.00	Wire In & Out Wire Out- Before 3:30pm Wire In- Before 5:30pm	\$35.00 FREE	Wire Out Wire In Wire Out- Before 2:00pm Wire In- Before 4:00pm
International Wires In/Out through Bank of ND	\$50.00		NA	

Fees for All Account Types

Miscellaneous Account Fees

Check Writing	No per-item fee
Overdraft Fee Courtesy Pay Bill Pay NSF Fee Returned Item Fee Stop Payment Fee Account Reconciliation/Research HSA/IRA Transfer Fee Wire Transfer Fee (Outgoing)	\$35/Item
Levy/Garnishment Processing Fee	\$50/Item
Returned Statement Fee Deposited Item Return Fee Closed Account Fee (within 6 months)	\$10/Item
Statement Copy Fee Check Copies (within 7 years) On-Us Check Cashing <i>Only Non-members will be charged a fee to cash a check drawn off a member's account</i> Inactive Account Fee Reg D- Non-Sig Transfers <i>We reserve the right to charge for any non-signature transfer over 6 in one month, from a savings account.</i>	\$5/Item
Corporate Check Money Order Paper Statement Fee <i>Fee is waived for members aged under 18 or older than 65</i>	\$3/Item
ATM Fees Non-GRFCU ATM Use	\$1.50/Transaction

College (18-23 years of age)

No longer offered after 4/12/2021

Corporate Check Check Copies (within 7 years)	FREE (Limits apply)
Free Checks	First Pack of Single Checks
Returned Statement Fee	\$5/statement

Premier Advantage

Miscellaneous Account Fees

Combined Savings and Checking Balances Above \$15,000 or Loan Balances Over \$15,000.

Corporate Check Check Copies (within 7 years)	FREE (Limits apply)
Free Checks	First Pack of Single Checks
Safe Deposit Box	\$5 Annual Discount

Safe Deposit Box Fees

Located at St Cloud & Sauk Rapids Branches.

Annual Rental Size 3x5	\$25/Year
Annual Rental Size 3x10	\$35/Year
Annual Rental Size 5x5	\$30/Year
Annual Rental Size 5x10	\$45/Year
Change of Locks	Actual third-party cost
Drilling of Boxes	Actual third-party cost
Replacement/Lost Key	\$20/Key

Business Fees

Business Basic

19 or less checks deposited per month

Monthly Account Fee	\$5.00
---------------------	--------

Business Plus

20-100 checks deposited per month

Monthly Account Fee	\$10.00
---------------------	---------

Last Modified 1/2022