

# Old Hickory Credit Union

## Business Account Terms and Charges

*Effective 11/01/08*

Assumed days/Annum	365
Statement cycle	Monthly
Daily cut-off time	End of Day
Minimum opening Share #1 balance	\$25
Closing membership open less than 90 days	\$25
Share draft printing charge	Varies with style of check
Share draft monthly charge	Varies with type of account
Returned deposit item	\$10
Draft/ACH item returned insufficient	\$30
Paid overdraft item	\$30
Stop payment request	\$30
Incorrect address fee	\$6
Copy of draft or check	\$5
Copy of statement	\$3/page
Research time (first hour)	\$35
Additional research time	\$25/hour
Fax documents	\$3/page
Fax research items	\$.50/page
Replace debit card	\$7
Send a wire transfer	\$14 + bank charges
Receive a wire transfer	\$2
Amortization schedule: mortgage	\$20
Amortization schedule: non-mortgage	\$2/page

*Savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U. S. Government agency.*

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Credit Union**

