

BUSINESS FEE SCHEDULE EFFECTIVE FEBRUARY 1, 2026

Basic Business Checking Account Fees	Monthly activity:	
	First 200 checks clearing/check deposits	Free
	Each check clearing/check deposit over 200	\$0.35/each
Premier Business Checking Account Fees	Monthly activity:	
	First 1,000 checks clearing/deposited items	Free
	Checks clearing (after 1,000)	\$0.15/each
	Deposited checks (after 1,000)	\$0.15/each
Monthly Service Fees	Premier Business Checking Account (if balance <\$3,000.00/month)	\$15.00
	Business Money Market (if balance <\$1,000.00/month)	\$10.00
	Business Jumbo Money Market (if balance <\$1,000.00/month)	\$10.00
Business Online Banking Fees*	Enable ACH and Wire Services	\$12.95/month
	Domestic wire transfer (outgoing; per transfer)	\$20.00
	ACH Returned Transaction Fee	\$35.00
	Remote Deposit Capture ("RDC") (up to \$50,000)	\$3.50/daily deposit
Checking Account Fees	Check copy	\$5.00
	Check copy using canvas.org	Free
	Temporary check (new accounts excluded; 12 checks maximum)	\$2.00/page
Other Service Fees	Currency purchases of \$10,000 or more (in increments of \$1,000.00)	\$1.00/\$1,000.00
	Deposit adjustments	\$5.00
	Deposited item returns	\$9.00/item
	Foreign items sent for collection	\$25.00
	Incoming collection item fee (charged to the financial institution)	\$35.00/item
	Insufficient funds (NSF) (per transaction, attempt, or presentment)	\$30.00
	Safety Net (per transaction)**	\$30.00
	Return deposit to/from same member	\$25.00/item
	Rolled coin purchases	\$0.10/roll
	Stop payment (includes check, ACH, Bill Pay, or using online Canvas.org)	\$27.00/request
	Business debit card replacement	\$5.00
	PIN replacement	\$5.00
	Closure of account within 6 months of opening	\$25.00
	Inactive account (after 1 year and account balance <\$50.00)	\$5.00/month
	ATM withdrawal fee:	
	ATMs owned by Canvas Credit Union	Free
	CO-OP ATMs:	
	Basic Business Checking and Premier Business Checking (10 free/month, cost for each additional)	\$2.00
	Non-Canvas-owned ATMs	\$2.00/transaction
	ATM deposits	Free
	ATM deposit correction/coin included in ATM deposit:	
	First incident	\$5.00
	Second and subsequent incidents	\$10.00

Other Service Fees	Empty ATM deposit envelope fee	\$30.00
	Account reconciliation (per half-hour)	\$20.00
	Account research (per half-hour)	\$20.00
	ACH payment request (non-recurring, per item)	\$7.00
	Cashier's check fees:	
	Members (per check)	\$3.00
	Merchants (per check)	\$5.00
	Coin counting (per bag)	\$4.50
	Garnishment/levy	\$50.00
	Notary service fees:	
	Members	Free
	Non-members (per item)	\$5.00
	Overnight delivery service (depending on carrier)	Varies
	Returned mail (per item)	\$2.50
	Statement copy fees:	
	Minimum	\$5.00
	Each additional page (after 2 pages)	\$2.00
	Online at canvas.org	Free
	Taking drive-up canister	\$75.00
	Wire fees:	
	Domestic wire transfer (outgoing; per transfer)	\$20.00
	International wire transfer (outgoing; per transfer)	\$45.00
	International Transaction Fee***	1% of transaction amount

*ACH and Wire capabilities are subject to approval by a Qualified Business Services Representative.

**Please refer to our Notice of Important Information About Overdraft Services and Fees.

***This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States. Fees are subject to change. For a complete list of services offered, go to canvas.org. Please note that third-party ATM operators may charge additional fees, including but not limited to out-of-network fees and balance inquiry fees.