Business Account Schedule of Service Charges (effective January 25, 2025)

This Schedule of Service Charges is part of the Business Account Agreements and Disclosures for Pillur, a trade name of Michigan State University Federal Credit Union ("Credit Union"). Within this document, the words "we," "us," and "our" refer to the Credit Union. The words "you" and "your" refer to you as a recipient of services we provide.



Minimum Balance Service Charges

Business Savings Account	No charge
Membership Savings Account	No charge
IMMA	No charge
Small Business Checking	
Standard Business Checking	\$15.00 per month
Money Market Business Checking	\$25.00 per month
Commercial Checking	\$20.00 per month
Sweep	No charge
IOLTA MI Checking	
IOLTA IL Checking	No charge

Monthly Transaction Service Charges

Business Savings Account ¹
Sweep Feature Service Charges \$10.00 (if aggregate account balance is less than \$25,000)
eDeposit (Remote Deposit Capture) Standard/Mobile Scanning OptionNo charge
Online BankingNo charge
Bill Payment Service Charges Electronic / ACHNo charge Paper20 free per month / \$0.75 each for 21+
Currency Service Charges Provide CurrencyUp to \$2,500 free per day/ then \$0.10 per \$100 Provide CoinUp to \$1,000 free per day/then 1.0% Deposited CurrencyUp to \$20,000 free per day/then \$0.10 per \$100 plus secure transport charge up to \$50 Deposited CoinUp to \$1,000 free per day/then 1.0%
Wire Transfer Service Charges Outgoing Domestic Wire Transfer\$25.00 Outgoing International Wire Transfer\$50.00
International Item Service Charges International Currency - Purchase or Sale\$20.00 Processing International Checks Canadian Checks\$10.00 International Checks (eligible for short collection)\$35.00 International Checks (requiring long collection)\$100.00
Check Service Charges Cashier's Check\$5.00 Money Order\$3.00 Temporary Checks\$1.00 per page of 3 checks

Card Service Charges

Credit / Debit / ATM Card Replacement\$10.00	
Rush Card Charge	
Domestic\$30.00	
International\$40.00	
VISA Gift Card\$4.50	
Non-CO-OP Network ATM ⁵ \$1.00 per transaction	
⁵ A Non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM and multiple charges could be assessed during the same	

ATM session at such an ATM and multiple charges could be assessed during the same ATM session. Non-CO-OP Network ATMs are those not owned by Pillur or third parties participating in the CO-OP Network.

International Service Assessment (ISA)⁶

ATM and PIN-Based Transactions	1.0% of the
International Trans	saction Amount
Signature-Based Transactions	3.0% of the
International Trans	saction Amount

⁶ International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the U.S. International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA is calculated after the transaction has been converted to U.S. dollars.

Miscellaneous Service Charges

Bond Coupon Processing\$10.00
Canceled Check Copy\$5.00
Statement Copy\$5.00
Stop Payment\$25.00
Research\$50.00 per hour
Overdraft Notice (Paper) ⁷ \$2.00
Overdraft Notice (Electronic)No charge
Non-Sufficient Funds (NSF) Notice (Paper) ⁷ \$2.00
Non-Sufficient Funds Notice (Electronic)No charge
Overdraft Charge ^{8,9} \$30.00 per day
Garnishment / Levy\$75.00 per each
garnishment or levy received
Convenience Loan Payment or Account Deposit\$7.95
per each debit card payment attempt
Returned Deposited Item — International\$50.00
Early Account Closure\$20.00
Dormant Account\$5.00 per month
Escheatment\$75.00 per each base account escheated

⁷ Paper notice charges may be assessed each time a transaction is presented, even if the transaction was previously rejected and a charge was previously assessed. This means you could be assessed multiple paper notice charges (including multiple NSF notice charges or a combination of multiple NSF notice charges and an overdraft notice charge) for one transaction you authorized. 8 You may be charged an Overdraft charge, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a charge was previously assessed. For example, a transaction you authorize (such as a check or an ACH debit) may be presented or submitted for payment multiple times and Pillur will determine whether or not the available balance is sufficient to pay the transaction each time it is presented or submitted. This means you could be assessed multiple charges (including multiple NSF charges or a combination of multiple NSF charges and an Overdraft charge) for one transaction that you authorized. Note: It is the merchant (or other individual or entity), not Pillur, that determines when and through which payment channel to present or submit a transaction against your account (and whether to represent or resubmit a transaction that was previously rejected). ⁹ Overdrafts are protected with Balance Shield. Balance Shield allows members to overdraft their eligible checking accounts by \$50.00 or less with no charges assessed except for applicable paper notice charges.

For inquires, contact us at:

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Federally Insured by NCUA