Family Trust
BUSINESS

INSURED BY NCUA | FAMILYTRUST.ORG

BUSINESS FEE SCHEDULE

Family Trust Federal Credit Union may periodically offer promotional or special rates on certain accounts and reserves the right to waive fees at its discretion. The rates and fees set forth in this Schedule are effective as of September 1st, 2026 and are subject to change without notice. A Business Prime Share with a par value of $5 is required to establish and maintain membership with Family Trust Federal Credit Union.

BUSINESS SAVINGS & MONEY MARKET SOLUTIONS

Business Prime Share Savings (Required Share): Build your business savings while maintaining easy access to your funds. A Business Savings account offers a simple, dependable way to earn dividends and strengthen your financial foundation.

Minimum opening deposit..$5
Accounts Per Membership..1
Annual Percentage Yield (APY)..0.05%
Membership Share Requirement: The $5 Membership Share must remain on deposit and cannot be withdrawn unless the membership is closed.

Business Money Market: Earn competitive dividends on your business savings while maintaining limited access to funds, with no monthly fee and tiered interest rates.

Minimum Opening Deposit...$5,000
Minimum Balance to Earn Dividends.............................$5,000
Dividend Tiers
- Tier 1...$5,000 – $49,999
- Tier 2...$50,000 – $99,999
- Tier 3...$100,000<

Monthly Withdrawal Transactions:
First 6 withdrawals/transfers out per month[4].....................$0
Fee for each withdrawal/transfer over 6[4]...........................$10.00

BUSINESS CHECKING SOLUTIONS

Business Checking: A simple, no monthly fee account designed for everyday business needs, with 200 free transactions and cash deposit flexibility.

Minimum opening deposit..$100
Monthly Maintenance Charge..$0
Monthly Check Deposit Transaction Fee
- First 200 Combined Transactions................................$0

Fee per each additional transaction over 200....................$0.30
Monthly Coin and Current Deposits
- First $5,000 coin and currency deposits.......................$0
- Fee per each additional transaction over $100 coin and currency...$0.30

Business Preferred Checking: Built for growing businesses, this account offers 350 transactions and higher free cash deposits, with a monthly fee that can be waived by maintaining a qualifying balance.

Minimum opening deposit...$100
Monthly Maintenance Charge...$15.00
- Waived when account requirements are met[1]

Monthly Check Deposit Transaction Fee
- First 350 Combined Transactions[2]..............................$0
- Fee per each additional transaction over 350...............$0.30

Monthly Coin and Currency Deposits
- First $10,000 coin and currency deposits.....................$0
- Fee per each additional $100 in coin and currency deposits..$0.30

[1] Waived if daily average balance ≥ $10,000 | [2] Transactions include Checks Received, ACH Debit, ACH Credit, Draft Charge and Deposit Charge | [3] Fees apply to all account types, as applicable, for share drafts/checks processed through a clearing house or Teller, debit card, Point-of-Sale (POS), ATM or other electronic withdrawals, automatic bill pay transactions and reoccurring debit card transactions. A fee will be charged each time an item is presented and returned which may result in more than one NSF fee for the same item | [4] You may not make more than six (6) withdrawal or transfer transactions during any calendar month. Any withdrawal or transfer out of the account, regardless of transaction type or method, counts toward this limitation. REV. 07/01/2026

ATM / CARD SERVICES

Debit Card Rush Fee..$50 / card
Non-Family Trust ATM Transactions.......................$2 / transaction
Non-Family Trust ATM Inquiry...............................$0.75 / inquiry
Cross Border International Card Transaction............1% of purchase

COPIES / RESEARCH / STATEMENT

Account Activity Printout...$2 / page
Account Research (minimum 1-hour)............................$20 / hour
Check Copy...$2 / check
Statement Copy...$2 / page
Statement by Mail..$5 / statement

TRANSACTION SERVICES

Levy/Garnishment...$75 / each
Inactivity Fee...$10 / each
Wire Recall Fee..$10 / each
Money Order..$2 / each
NSF (Non-Sufficient Funds)[3]...................................$32 / occurrence
    If item is less than $5...No charge
Wire Transfer Out – Phone/Branch..........................$25 / wire
Wire Transfer In (Domestic)......................................$10 / wire

Official Credit Union Check..$2 / check
Returned Deposit Charge..$15 / item
Returned Deposit Charge (Elsewhere) ....$25 / item
Stop Payment Charge...$32 / item
Business Money Market Excessive Withdrawal Fee[4].......$10 / item

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ONLINE BANKING SERVICES AND TREASURY FEES

Business Basics: A secure, reliable way to easily manage your online business banking needs.

Monthly Fee....................No charge

Features:

- Dashboard
- Sub-User Controls
- Exporting
- eDocs
- Online Stop Pay

Business Wire: Transfer funds quickly and securely for time-sensitive business payments.

Monthly Fee....................$25

Features:

- Wire Origination Module
- All Business Basics Features

Fees:

- Wire Transfer Out - Online....................$10 / wire

Safe Pay: Add an extra layer of protection against check fraud by verifying checks before they are paid.

ACH Filter / Block (ACH Alert)....................$10 / month
ACH Safe Pay....................$25 / month
Check Safe Pay....................$35 / month
Bundled ACH + Check Safe Pay....................$50 / month
Safe Pay Return Item....................$5 / item

Business ACH: Easily send and receive electronic payments, including payroll, vendor payments, and recurring transactions.

Monthly Fee....................$25

Features:

- ACH Origination Module
- All Business Basics Features

Fees:

- ACH per File....................$2 / file
- ACH Returns / Notification of Change ....$0.50 / item
- ACH Reversal....................$20 / item
- ACH Same Day....................$1 / item

Business Premium: Includes all Business Basics features, plus added financial solutions for greater account management capabilities.

Monthly Fee....................$50

Features:

- ACH & Wire Origination Modules
- All Business Basics Features

Fees:

- ACH per File....................$2 / file
- ACH Returns / Notification of Change ....$0.50 / item
- ACH Reversal....................$20 / item
- ACH Same Day....................$1 / item
- Wire Transfer Out - Online....................$10 / wire

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BUSINESS LENDING PRODUCT SUMMARY

BUSINESS PLATINUM CREDIT CARD

Manage everyday business expenses with confidence using our Business Platinum Credit Card. Enjoy an introductory APR for the first six months, plus no annual fee and competitive ongoing rates designed to support your business

Introductory Rate for the First 6 Months*
- No Annual Fee
- Competitive Interest Rates

BUSINESS AUTO

Whether you're purchasing a company vehicle or expanding your fleet, we offer competitive financing and personalized local service.

Automobile financing can be used for:
- Passenger cars and business vehicles
- Commercial vans and trucks

APR Request Available[1,2]

BUSINESS EQUIPMENT LOANS

When your business depends on specialized equipment, we're here to help you invest with confidence. Our Business Equipment Loans offer flexible terms to support the purchase of essential commercial equipment.

Eligible equipment includes:
- Farm equipment, trailers, mowers, and more

APR Request Available[1,2]

BUSINESS SHARE SECURED LOANS

Use your business savings as collateral to secure a loan with a low, fixed interest rate. This financing option helps preserve cash flow while allowing your savings to continue earning dividends.

APR Request Available[1,2]

*Introductory APR applies for the first six (6) months from account opening. Thereafter, a variable APR applies, currently ranging from 15.45% to 17.90%, based on the Prime Rate plus a margin determined by creditworthiness. Subject to credit approval. Rates and terms are subject to change. No annual fee. Other fees may apply. Must be 18 to apply. Qualification is based on creditworthiness, income and other underwriting factors, and is subject to approval. Certain terms, conditions and exclusions may apply. The minimum credit limit on the Business Platinum Visa Credit Card is $2,500. Purchases may not exceed the approved credit limit. The variable Annual Percentage Rate in force on your account will be assigned when issued and disclosed in your credit card agreement, which ranges from 15.45% - 17.90% as of 02/01/2026. The APR will change with the market based on the Prime Rate and is subject to change without notice. For complete terms and conditions, as set forth in our Business Credit Card Agreement and Addendum Disclosure and our Business Loan Application, visit or call 803-367-4100 to speak with a Lending Consultant.

1. Must be 18 to apply. Qualification is based on credit, income and other underwriting factors, and is subject to approval.
2. APR is fixed for the life of the loan. Actual rate will depend on credit, term and loan amount.