

BECU BUSINESS CASH MANAGEMENT SERVICES DISCLOSURE



BECU (Boeing Employees' Credit Union) is Washington's leading not-for-profit credit union. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more about BECU business accounts and services at becu.org/business.

The following information is applicable to Cash Management Services at BECU as of the effective date shown below. BECU may add to or change the disclosures, rates and fees contained in this schedule from time to time. Each Account Holder, Authorized Signer, and any authorized user of the account agrees to the terms and conditions in this Cash Management Services Disclosure and acknowledges that it is a part of the Account Agreements.

Rate Schedule Effective February 1, 2024

Earnings Credit Rate: 0.35%

Business Analyzed Checking Fee Schedule

Monthly Maintenance Fee	\$15.00		
Checks Paid/ACH Debits Posted	\$0.15	ACH Credit Posted	\$0.15
Teller/Express Box Deposits	\$0.30	ATM/Digital (Online, Mobile, Shared Branch) Deposits	\$0.40
Teller/Express Box Deposited Items	\$0.10	ATM/Digital (Online, Mobile, Shared Branch) Deposited Items	\$0.00
Check Stop Payment via NFC or Contact Center	\$25.00 per item	Cashier's Check Fee*	\$5.00 per item

Non-Sufficient Funds (NSF) and Overdraft (OD) Fees*

A daily cap of up to five NSF Fees and Overdraft Fees combined will be charged, and a daily cap of up to five NSF Fees – Uncollected fees will be charged.

NSF Fee	\$10.00 per transaction for which the Available Balance is not sufficient to honor checks and/or ACH payments (including digital payments) and the item is paid
NSF Fee – Uncollected	\$10.00 per transaction for which deposited funds are uncollected (on hold) and the Available Balance is not sufficient to honor checks and/or ACH payments (including digital payments) and the item is paid
Overdraft Fees	\$0.00 per Debit Card transaction for which the Available Balance is not sufficient and the transaction is paid (Overdraft Fee(s) will only be charged if you have opted in to the Optional Overdraft Service for Debit Card Transactions)

*These fees are ineligible to be offset by the earnings credit allowance

Business Sweep Services

Zero Balance Account Master Account Monthly Maintenance	\$10.00	NCUA Insured Investment Sweep Monthly Maintenance	\$20.00
Zero Balance Account Sub Account Monthly Maintenance	\$10.00	Line of Credit Sweep Monthly Maintenance	\$150.00
		Dual Sweep (Investment and Loan) Monthly Maintenance	\$160.00

Cash Management Fee Schedule

High Speed Online Deposit	\$25.00 per month for business deposit balances less than \$25,000 utilizing a 12 month rolling average		
Wire Transfer Fee (Wire fees are assessed in the month after the activity has occurred)	\$25.00 per Domestic outgoing wire transfer		
	\$35.00 per International outgoing wire transfer		
	\$0.00 per Domestic or International incoming wires		
Wire Transfer Fee For Business Online Banking Wires	\$20.00 per Business Online Banking Domestic outgoing wire transfer		
	\$0.00 per Domestic or International incoming wires		