

SPEND MORE TIME MANAGING YOUR BUSINESS – NOT YOUR CASH

Enjoy worry-free checking that earns dividends and has low or no fees. Let us help you choose the one that works best for your business. With easy access to your accounts online, your Landmark Business Checking account is simple, convenient and the perfect money manager.

Find the right checking option for your business.	Business Checking Plus Dividends	Business 250 Checking Plus Dividends	Business 600 Checking Plus Dividends	Commercial Checking	Community Checking Plus Dividends¹
Monthly Maintenance Fee	\$0	\$0	\$0	\$10	\$0
Minimum Daily Collected Balance <i>(Minimum to open account may be required.)</i>	\$0	\$2,500 <i>\$10 monthly fee if below</i>	\$5,000 <i>\$10 monthly fee if below</i>	\$0	\$0
Transaction Fee ²	100 Free <i>20¢ for each after 100</i>	250 Free <i>20¢ for each after 250</i>	600 Free <i>20¢ for each after 600</i>	<i>Refer to Fee Schedule</i>	\$0
Free Visa® Debit Card	✓	✓	✓	✓	✓
Free Digital Banking	✓	✓	✓	✓	✓
Free Mobile App	✓	✓	✓	✓	✓
Free eDocuments	✓	✓	✓	✓	✓
Earn Dividends ³	Dividends will accrue every day the account balance is \$2,500 or more	Dividends will accrue every day the account balance is \$2,500 or more	Dividends will accrue every day the account balance is \$2,500 or more	Fees may be offset by our very competitive earnings credit rate.	Dividends will accrue every day the account balance is \$2,500 or more

The Business Visa® Debit and Credit Cards are issued by Landmark Credit Union pursuant to a license from Visa® USA Inc. 1 - Available for community groups or clubs with minimal activity. 2 - A transaction is defined as a debit or credit, including checks, cash, ACH and wire transactions except ATM withdrawals and debit card purchases. 3 - Dividends will be compounded monthly and credited monthly. Dividends are calculated by the daily balance method, which applies a daily periodic rate each day the account balance is at \$2,500 or more. ECR is calculated by applying the rate to the average collected balance. 4 - Item is defined as cash, RDC, checks, ACH or combined ACH.

FEE SCHEDULE

This schedule was last updated on July 3, 2023.

Checking and Money Market Accounts	
Account Research (per hour - minimum 1 hour)	\$ 30.00
Account reconciliation (per hour - minimum 1 hour)	30.00
Copy of check/draft	5.00
Maintenance Service	10.00 ¹
Overdraft protection transfer	5.00 ²
Returned check, paid overdraft, premium overdraft (per item)	30.00 ²
Stop Payment (per item or range of items)	28.00
Uncollected funds usage	Prime+2%
ATM and Card Fees	
ATM empty envelope	\$ 50.00
ATM/Debit/Credit Replacement Card	6.00
Intl. ATM/Debit is 1% of transaction amount plus a currency conversion fee	
General Fees	
Account closing fee (closed within 90 days)	\$ 20.00
Copy of statement	6.00
Cash Advance fee for Non-LCU Debit & Credit Card advances (1% of cash advance) minimum 10.00	
Cashier's check (1 free per day - after)	3.00
Cashier's check, voided	11.00
Check Collection Fee	25.00
Cash Deposited (over \$5,000) monthly	\$0.10 per \$100 deposited
Deposited item return	30.00
Deposited foreign item returned	50.00
Dormant account (after one year, annually)	60.00
Foreign check - Canadian	25.00
Foreign check - all others	40.00
Garnishment and levies	35.00
History print out	5.00
Inactive account (after one year, monthly)	5.00
Money Order	4.00
Night deposit bag (locked)	20.00
Ordered rolled coin (per roll)	.12
Ordered currency (per strap)	.60
Pay by phone payments	10.00
Returned statement (incorrect address)	5.00
Safe deposit box, size and market	varies
Safe deposit box drilling fee (market minimum)	150.00
Safe deposit box key replacement	21.00
Safe deposit box late fee	16.00
Visa® Gift Cards	3.00
Visa® Travel Money Cards	5.00
Wire transfer - Incoming (Domestic/Foreign)	10.00
Wire transfer - Outgoing Domestic	20.00
Wire transfer - Outgoing Foreign	75.00
Wire transfer - Trace	35.00
Commercial Checking Fees	
For commercial checking, the following per item fees apply, which may be offset by the monthly earnings credit.	
ACH Credits and Debits (per item or combined transaction)	\$.10
Checks written (per check)	.20
Deposited items (per item or combined transaction)	.10
Monthly maintenance fee	10.00

Certain other general fees are not analyzed based upon monthly earnings credit and may be charged against a commercial checking account.

1 - Fee applies when money market and checking accounts falls below minimum balance during the month. 2 - Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Opt-in for overdraft service may be required. Multiple fees may be charged if you execute multiple transactions, such as balance inquiry and then a withdrawal. You may be charged a fee each time a transaction is submitted for payment, even if the same transaction is submitted for payment multiple times. See Account Agreement for details.



BUSINESS SAVINGS ACCOUNT SOLUTIONS

Signature Business Money Market

- No monthly maintenance fee with a \$2,500 daily minimum balance. Monthly fee \$10 and a reduced dividend rate may apply if the daily balance falls below the minimum
- Minimum amount to open account is \$2,500
- First 50 items⁴ deposited are free each month; 50¢ for each one after 50
- Dividends will accrue every day the account balance is \$2,500 or more

Business Savings

- No monthly maintenance fee
- Minimum monthly balance of \$5 required
- First 50 items deposited are free each month; 50¢ for each one after 50
- Dividends will accrue every day the account balance is \$25 or more

Business Certificate Accounts

- \$500 minimum balance
- Terms from 3 months to 5 years

COMMERCIAL LOAN SOLUTIONS

We offer consistent, aggressive pricing and minimal loan fees. Our local decision-making offers you tailored solutions, quickly and efficiently.

- Real Estate - owner or non-owner-occupied
- Construction Loans
- Business Vehicle and Equipment Loans
- Small Business Administration (SBA) Guaranteed Loans
- Lines of Credit
- Business Rewards Visa[®]

FINANCIAL SERVICES FOR YOUR EMPLOYEES

Landmark Credit Union offers financial security to your employees at no cost to you. Your employees get the opportunity to become a member of a financial cooperative that makes their money work harder for them.

- Checking
- Free consultation for investments, retirement, estates, college planning and tax-advantaged investing

CASH MANAGEMENT SOLUTIONS

- Bill Pay
- eDocuments
- Business eDeposit
- Sweep Accounts
- Merchant Services
- Insurance and Investments
- Business Digital Banking with Mobile App
- Direct Deposit, ACH Origination and Wire Origination
- Fraud Mitigation Tools (Check Positive Pay and ACH Positive Pay)
- Employee Benefits (401k, IRAs, SEPs)

Business Services

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New Berlin, WI 53151-3718
262-796-4500

BusinessBanking@landmarkcu.com

Cash Management Solutions

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 Equal Housing Opportunity
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Bank your entire business with Landmark.



Business Banking

Loans and Cash Management

