



Advantage Business Checking Fee Disclosure

This disclosure summarizes the most common fees that may apply to your Advantage Business Checking account. Refer to the Business Deposit Account Agreement for complete terms and conditions.

Fee Type	Essential	Plus	Elite
Monthly Service Charge	\$0	\$15 unless \$2,500 minimum daily balance is maintained each day	\$25 unless \$10,000 minimum daily balance is maintained each day
Included Monthly Transactions	100	200	300
Transaction Over Limit	\$0.10 per transaction	\$0.10 per transaction	\$0.10 per transaction
Online Banking	\$15.00/month (waived with Yakima Federal business loan)	\$0	\$0
Positive Pay	\$35.00/month	\$35.00/month	\$35.00/month
Rolled Coin	\$0.15 per roll	\$0.15 per roll	Free
Currency Straps	\$1.00 per strap	\$1.00 per strap	Free
Courtesy Overdraft Coverage Limit	\$500	\$500	\$500
Overdraft Fee (item paid)	\$30.00	\$30.00	\$30.00
NSF (item returned unpaid)	\$0	\$0	\$0
CashFlow Central (Business Hub)	Available; fees vary by service tier	Available; fees vary by service tier	Available; fees vary by service tier

Transaction Definition: A transaction includes any customer-initiated debit or credit. Each check deposited counts as one transaction. Transactions initiated by Yakima Federal do not count.

Courtesy overdraft coverage is discretionary. Businesses may opt out, and Yakima Federal reserves the right to remove or reduce the courtesy overdraft limit at any time.

CashFlow Central (Business Hub) – Fee Schedule

CashFlow Central provides Accounts Payable (AP) and Accounts Receivable (AR) tools. Fees vary by subscription tier and transaction type. The following table outlines current pricing.

Subscription Tier	Monthly Fee
AP Basic	\$0
AP Pro	\$9 (may vary up to \$20)
AP & AR Basic	\$16

AP & AR Pro (includes 2 users)	\$22 (may vary up to \$40)
Additional Pro User	\$5 per user

Accounts Payable (AP) Transaction Fees

AP Transaction Type	Fee
Bank Account-Funded Payment	\$0.50 per item after included transactions
Card-Funded Payment	2.99%
Instant Payment	1% or \$10 (depending on financial institution)

Accounts Receivable (AR) Transaction Fees

AR Transaction Type	Fee
Bank-Funded Payment	1% (maximum \$3)
Card-Funded Payment	3.90%
Instant Card-Funded Payout	3.99%
Returned Item (ACH or Card)	\$25 per item

