



## Cannabis Banking FEE Schedule

**Effective: June 1, 2023**

Account Description	Application Fee	Deposit Activity	Monthly Fee	
<b>Cannabis Businesses (CRBs) and Pre-Operations Cannabis Businesses</b>	<b>\$2,000</b>	Pre-Op/Service*	\$100	
		0.35% ALL CRBs	MIN \$300 MAX \$5000	
<b>Ancillary Businesses</b> Non-license or licensed ancillary service providers to the cannabis industry. Generally, non-plant touching entities.	<b>Unlicensed \$500 Licensed \$1000</b>	<\$100,000	\$250	
		\$100,000.01-\$500,000	\$350	
		\$500,000.01-\$1M	\$500	
		>\$1M	\$1,000	
<b>Investment/Royalty/IOTA Accounts</b> Funds (loans, capital, etc.) for cannabis business purpose or corporate distribution. Large Deposits require approval.	Application Fee: <b>\$2,000</b> Minimum Monthly Fee: <b>\$100</b>	From	To	Fee (Deposits)
		0	\$10,000,000	.20% (.0020)
		\$10,000,000.01	\$25,000,000	.15% (.0015)
		\$25,000,000.01	\$50,000,000	.10% (.0010)
		over	\$50,000,000	.05% (.0005)
Account Description	Application Fee	Fee Structure	Monthly Fee	
<b>BSA Accounts</b> - Accounts established for Associations /Cooperatives / Contractual BHFCU Relationships.	<b>\$250</b>	Per Month	\$25	
<b>Fintech/MSB Accounts</b> - payment processors for the purpose cannabis business transactions	<b>\$2,500</b>	Per Month and/or Agreements	\$250	
<b>Hemp &amp; CBD Accounts</b> - Manufacture, cultivate and/or sell Hemp and/or CBD product	<b>\$1,000</b>	Per Month	\$250	
Other Account Fees				
<b>Account Checks</b>	<b>Varies</b> —Regular Checks/Business Checks. <i>Temporary checks as needed</i>			
<b>3<sup>rd</sup> Party Registration</b>	<b>\$150</b> ACH processors of 3 <sup>rd</sup> party payments for cannabis companies required to register each company/client until Audit Level granted <b>\$50</b> For Non - Cannabis 3 <sup>rd</sup> Party company/clients			
<b>Multiple Applications with same ownership</b>	<b>\$500</b> Multiple Applications under same ownership within 6 months of first account, <b>\$1000 Additional</b> accounts 6-12 months requested after first account, <b>\$2000 Additional</b> accounts after 1 Year of first account			
<b>Coin Orders</b>	Change Orders available. Must be processed through a third-party provider, when directed by BHFCU.			
<b>Cash Services</b>	Pay as used—cash handling, verification and vaulting. Clients are required to utilize a third party to manage cash, when directed by BHFCU.			
<b>Large Deposit Validation Fee</b>	<b>.010%(.001) Incoming Funds</b> - Large deposits or cash deposits requiring Specialist validation due to related cannabis activities (= or > \$50,000) **			

Please refer to the Business Schedule of Fees for additional fees that will apply to the account

Wire Transfer Domestic Outgoing, with instructions, per wire: \$15  
Wire Transfer Domestic Outgoing, without instructions, per wire: \$25

Courtesy Pay, per item: \$25  
Overdraft Paid, per item: \$25  
Overdraft Return, per item: \$25

Account Research and Statement/Checkbook Reconciliation, per ¼ hour, ¼ hour minimum: \$5  
Copy of Paid Item, per item, account statement or printout of account history, per page: \$1

Account fees are charged on the last day of the month. Transfers of funds between your own accounts are not subject to fees. Incoming funds include wires, merchant processing, deposits, electronic wire transfers, etc. Per Account means accounts that have a different member account number.

\*Preoperational Accts will be coded as such until cannabis sales are recognized at which time it will be coded accordingly.

\*\*Large deposit fees are waived for CRB licensed accounts, Investment/Royalty/IOTA accounts or funds related to loan funding. Other account types may be waived at management discretion.

