

BUSINESS FEE SCHEDULE

SERVICE FEES AND CHARGES AS OF APRIL 25, 2024

PRIMARY SAVINGS ACCOUNT

Monthly Maintenance Fee.....\$2.00 per month
 Waived with additional account relationship, \$50.00 minimum balance, activity within the last twelve (12) months, or younger than 22 years.

CHECKING ACCOUNTS

Free Business Checking

Monthly Maintenance Fee.....FREE
 First 25 cleared checks.....FREE
 26 to 50.....\$0.15 per item
 51+.....\$0.25 per item

Business Interest Checking.....FREE

Monthly Maintenance Fee.....\$5.00
 Average balance to waive fee.....\$5,000.00
 First 50 cleared checks.....FREE
 51 to 100.....\$0.15 per item
 101+.....\$0.25 per item

MONEY MARKET ACCOUNT

Business Money Market

Monthly Maintenance Fee.....FREE
 Minimum Balance.....\$2,500.00
 First 25 cleared checks.....FREE
 26 to 50.....\$0.15 per item
 51+.....\$0.25 per item

CHECKING SERVICES

Paper Statement.....\$3.00 per month
 Check Printing.....Varies
 Negative Collected Balance Fee.....the greater of WSJP + 2% or 6.5% of balance
 Savings to Business Checking Transfer.....\$10.00 per transfer
 Overdraft transfer for payment of checks, debit transactions, ACH, and debits by other electronic means

NSF Return Fee.....\$27.00 per item*
 Not sufficient fund returns from Check and/or ACH.

Overdrawn Fee.....\$27.00 per item*
 Negative balance due to recurring payments established with a debit card.

*No more than 4 NSF Return or Overdrawn Fees are charged per account, per day.

NEGOTIABLE INSTRUMENTS

Corporate / Cashier's Checks.....5 free then \$5.00 per check
 Express Delivery of Cashier's / Corporate check.....Varies

ONLINE BANKING

BillPay Stop Payment.....\$30.00 per item
 Copy of BillPay Check.....\$25.00 per check
 Pay-A-Person Debit Card Delivery.....\$0.75 per payment

ATM & DEBIT CARDS TRANSACTIONS AND REPLACEMENT

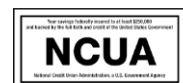
CO-OP® Network ATMs.....\$1.00 per transaction
 Fee waived on memberships with checking account
 Out-of-Network ATMs.....\$1.00 per transaction
 International Transaction Free.....2% of each transaction
 Including online/phone transactions made in the U.S. but with a merchant in a foreign country
 Express Delivery for Replacement Card¹.....\$25.00
 Instant Issue in Branch.....\$10.00 per card
 One free replacement card per cardholder every six months. Fee does not apply to cards replaced due to fraud, compromise, or stolen.

MISCELLANEOUS

Collection Item – Incoming / Outgoing.....\$15.00 per item
 Plus any outside institution fees
 Wire Transfer Outgoing – Domestic.....\$35.00 per wire
 Wire Transfer Outgoing – International.....\$45.00 per wire
 Wire Tracing or Recall Fee.....\$25.00 per wire
 Levy, garnishment, or other legal process.....\$35.00
 Account Research (minimum 1 hour).....\$30.00 per hour
 Escheat Account Fee.....\$2.00
 Stop Payment (Check, ACH, Cashier's/Corporate Check).....\$27.00
 Notary (non-SCU documents).....1 FREE per month
 \$15.00 per signature thereafter
 Medallion Signature Guarantee Stamp.....FREE
 Payment-by-Phone (Propay) Non-refundable convenience fee
 ACH Payment.....\$1.95
 Debit Payment.....\$4.95

Please Note:

¹ Additional fees may apply for overnight delivery



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