

BUSINESS FEE SCHEDULE

SERVICE FEES AND CHARGES AS OF JUNE 1, 2009

Initial Membership	\$5.00
Re-Open Fee	\$25.00

SAVINGS ACCOUNT

With minimum daily balance of \$100
or an additional account relationship with SCU..... NONE
Below minimum and single service account.. \$6.00 per month

BUSINESS CHECKING ACCOUNTS

Free Business Checking

Minimum daily balance required/monthly service fee.... NONE
First 25 deposited checks and
first 25 cleared checks/ACH..... Free
26 to 50.....\$0.15 per item
51+.....\$0.25 per item

Business Interest Checking

Monthly Service Fee

Monthly Service Fee	\$5.00
Minimum daily balance to waive monthly fee	\$5,000.00
First 50 deposited checks and first 50 cleared checks/ACH.....	Free
51 to 100.....	\$0.15 per item
101+.....	\$0.25 per item

Business Custom Checking

Business Service Fee	\$10.00*
Deposited Checks/ACH	\$0.12 per item*
Cleared Checks/ACH.....	\$0.12 per item*

CHECKING SERVICES

Cash (bills) Ordered	0.15% per \$100.00
Coin Ordered	\$0.15 per roll
Cash (bills) Deposited.....	0.15% per \$100.00
Coin Deposited	0.15% per \$100.00
Paper Statements (excluding accounts with paper statement feature)	\$3.00 per month
Check Photocopy.....	First two copies per month Free \$3.00 per copy thereafter
Check Photocopy Faxed	\$5.00
Check Printing.....	Varies
Average Negative Collected Balance Fee*	The greater of WSJP + 2% or 6.5% of balance
Non-Sufficient Funds (NSF) Clearing.....	\$19.00
Deposited checks returned	\$19.00
NSF checks/share drafts.....	\$19.00
NSF ACH (Automated Clearing House).....	\$19.00
Negative Balance due to ATM/POS Transaction	\$19.00
Shares to Business Checking Transfer.....	\$10.00
Foreign Check Collection	Varies (call for current rate)
Temporary Checks.....	\$0.10 each

*Can be offset by earnings credit

NEGOTIABLE INSTRUMENTS

Cashier's Checks	3 free then \$5.00 each
Corporate Checks	3 free then \$5.00 each

AUTOMATED TELLER MACHINE (ATM) & POINT-OF-SALE (POS) TRANSACTIONS

SCU, AO and CO-OP® Network ATMs.....	NONE
Foreign ATMs**	\$1.00

ATM & CHECK CARDS

Card Replacement	NONE
Express Delivery for Replacement Card.....	\$25.00

BILLPAY

Monthly Fee (with savings account or Free Business Checking as payer account) ..	\$7.95 per month
Stop Payment.....	\$30.00
Copy of Check.....	\$25.00

MISCELLANEOUS

Copies/Statements	\$2.00 per page
Corporate Check Copies	\$5.00
Miscellaneous Records	Varies (call for current rate)
Collection Items—Incoming/Outgoing	\$15.00
Wire Transfers Outgoing	\$35.00
International Wires	\$45.00
Levy, Attachment or other legal process	\$35.00
Account Research (minimum 1 hour)	\$30.00 per hour
Telephone Transaction/Inquiry	\$1.00
Western Union.....	Varies (call for current rate)
Escheat Account Fee	\$2.00
Return Mail—Invalid Address	\$2.00
Medallion Signature Guarantee.....	\$15.00
Stop Payment (Draft, ACH, Corporate Check)	\$19.00
Revoke ACH Arrangement.....	\$19.00
Notary (SCU documents)	NONE
Notary (non-SCU documents per signature) 1 Free per month \$10.00 thereafter	
Courier Services.....	Varies

**The operator may charge an additional fee.
©2009 Sacramento Credit Union (7/09)