

BUSINESS FEE SCHEDULE

SERVICE FEES AND CHARGES AS OF MARCH 18, 2019

MEMBERSHIP FEE

Initial Membership..... \$5.00

SAVINGS ACCOUNT

With minimum daily balance of \$100
or an additional account relationship with SCU FREE
Below minimum and single service account \$6.00 per month

BUSINESS CHECKING ACCOUNTS

Free Business Checking

Monthly Service Charge FREE
First 25 cleared checks FREE
26 to 50 \$0.15 per item
51+ \$0.25 per item

Business Interest Checking

Monthly Service Charge \$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

CHECKING SERVICES

Paper Statement \$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
Negative Collected Balance Fee the greater of
WSJP + 2% or 6.5% of balance
Check Deposit/Payment Returned (Checking) \$12.00 per item
Check Deposit/Payment Returned (Savings) \$12.00 per item
NSF Return Fee \$27.00 per item
Not sufficient fund returns for Checks and/or ACH
Overdrawn Fee \$27.00 per item
Negative balance due to ATM/POS
Savings to Business Checking Transfer \$10.00 per transfer
Overdraft transfer for payment of checks, debit card transactions, ACH, and
debits by other electronic means

NEGOTIABLE INSTRUMENTS

Corporate or Cashier's Checks 5 free then \$5.00 per check

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

Sacramento Credit Union &
CO-OP® Network ATMs FREE
Out-Of-Network ATMs \$1.00 per transaction
International Transaction Fee 2% of each transaction

ATM & DEBIT CARDS

Card Replacement FREE
Express Delivery for Replacement Card¹ \$25.00

BILLPAY

Monthly Fee
Business Interest Account FREE
Free Business Checking with
Average balance of \$2,500 or more FREE
Average balance less than \$2,500 \$7.95 per month
Bill Pay Stop Payment \$30.00 per item
Copy of Check \$25.00 per check

MISCELLANEOUS

Statement copy² \$2.00 per page
Corporate Check Copy \$5.00 per check copy
Miscellaneous Records Varies
Collection Item—Incoming/Outgoing \$15.00 per item
Wire Transfer Outgoing \$35.00 per wire
International Wire \$45.00 per wire
Levy, Attachment or other legal process \$35.00
Account Research (minimum 1 hour) \$30.00 per hour
Escheat Account Fee \$2.00
Return Mail—Invalid Address \$2.00
Stop Payment (Check, ACH, Corporate Check) \$27.00
Notary (SCU documents) FREE
Notary (non-SCU documents per signature) 1 Free per month
\$15.00 thereafter

Please Note:

¹Additional fees may apply for overnight delivery

²Account research fee will be added

