

# BUSINESS FEE SCHEDULE

SERVICE FEES AND CHARGES AS OF OCTOBER 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<sup>2</sup>.....\$27.00 per item\*  
 Negative balance due to debit card transactions.

\*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

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 Card<sup>1</sup>.....\$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.....\$20.00 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:

<sup>1</sup> Additional fees may apply for overnight delivery

<sup>2</sup> Negative available balance due to recurring pre-authorized payments with a debit card or when settled debit card transactions exceed the overdraft limit.



**SACRAMENTO**  
 CREDIT UNION

