

# BUSINESS FEE SCHEDULE

SERVICE FEES AND CHARGES AS OF NOVEMBER 1, 2017

## 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

### Business Custom Checking

Monthly Service Charge<sup>1</sup> ..... \$10.00  
Deposited Checks/ACH<sup>1</sup> ..... \$0.12 per item  
Cleared Checks/ACH<sup>1</sup> ..... \$0.12 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<sup>1</sup> ..... 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 Card<sup>2</sup> ..... \$25.00

## BILLPAY

Monthly Fee  
Business Interest and Business Custom Accounts ..... 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 copy<sup>3</sup> ..... \$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:

<sup>1</sup>May be offset by Earnings Credit (Business Custom Checking only)

<sup>2</sup>Additional fees may apply for overnight delivery

<sup>3</sup>Account research fee will be added

