

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 Fee².....\$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 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.....\$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

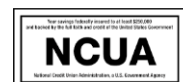
Please Note:

¹ Additional fees may apply for overnight delivery

² 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



©2024 Sacramento Credit Union