



BUSINESS SERVICES FEE SCHEDULE

Effective: August 3, 2020

FREE BUSINESS CHECKING ACCOUNT

Excessive Transaction Fee	\$0.35/per item
(Applies when transactions exceed 100 combined items per month, including deposits, withdrawals, debit card transactions, checks or any other transaction in or out of the account.)	
Excess Cash Deposit/Withdrawal Fee	\$1.00/per \$1,000 per month
(Applies when transactions exceed \$5,000 cash deposited or cash withdrawal per month.)	

SMALL BUSINESS CHECKING ACCOUNT (SBC)

Fall Below Fee	\$9.00/per month
(Applies with balances that fall below the daily minimum balance requirement of \$500)	
Excessive Transaction Fee	\$0.25/per item
(Applies when transactions exceed 300 combined items per month, including deposits, withdrawals, debit card transactions, checks or any other transaction in or out of the account)	
Excess Cash Deposit/Withdrawal Fee	\$1.00/per \$1,000 per month
(Applies when transactions exceed \$10,000 cash deposited or cash withdrawal per month.)	

ELITE BUSINESS CHECKING ACCOUNT (EBC)

Fall Below Fee	\$19.00/per month
(Applies with balances that fall below the daily minimum balance requirement of \$10,000)	
Excessive Transaction Fee	\$0.30/per item
(Applies when transactions exceed 600 combined items per month, including deposits, withdrawals, debit card transactions, checks or any other transaction in or out of the account.)	
Excess Cash Deposit/Withdrawal Fee	\$1.00/per \$1,000 per month
(Applies when transactions exceed \$10,000 cash deposited or cash withdrawal per month.)	

BUSINESS MONEY MARKET CHECKING

Minimum withdrawal amount is \$500

Fall Below Fee	\$8.00/per month
(Applies with balances that fall below the daily minimum balance requirement of \$500)	
Excessive Transaction.....	\$8.00/occurrence
(This account is not considered a transaction account. Federal regulations limit automatic transfers, checks, and drafts to six per month.)	

NIGHT DEPOSITORY FEES

Cloth Night Depository Bag Purchase Fee	\$5.00/per bag
Disposable Night Deposit Bag Purchase Fee	\$0.35/per bag
(Business members are allowed 5 free disposable bags per account per month)	
Business Disposable Bag Handling Fee.....	\$0.10/per bag
(Applies to the 6 th and any subsequent deposits per month, no handling fee for the first 5 deposits.)	

OTHER BUSINESS ACCOUNT RELATED FEES

Account Close	\$10.00
(if account is closed within 120 days of opening)	
Checking Account Reinstatement.....	\$35.00
(if a new checking account opening is requested after a prior checking account was closed by the credit union)	
Check Cashing (non-member)	\$5.00/item
Check Charge Back.....	\$10.00/occurrence
(if any check deposited or cashed is returned unpaid)	
Check Copy Fee for Bill Pay.....	\$25.00/item
(Applies when copies of check from bill pay are requested)	
Coin Issued or Deposited Fee	\$0.07/ per roll
(Rolled coin exchange or deposit)	
Coin Deposit Fee.....	5% of the deposited amount
(Applies when unrolled coins are deposited)	
Foreign ATM or POS Withdrawals in excess of 12/mo.....	\$1.00/transaction
Foreign ATM Balance Inquiry in excess of 12/mo.....	\$1.00/transaction
Inactive/Dormant Account	\$5.00/month
(if there is no activity for more than 365 days with account balance less than \$100.00)	
Interim Statement	\$2.00/statement
(if a partial or mid-month statement is requested)	
Return Item Fee (NSF)	\$34.00/occurrence
This fee will be assessed when an item is returned due to non-sufficient funds	
Levy or Garnishment	\$100.00/occurrence
Money Order	\$3.00/item
Official Check.....	\$3.00/item
Online Bill Pay.....	\$5.95/month
(Waived if at least one bill is paid by the 28 th of each month using online Bill Pay.)	
Overdraft Transfer from Share Account	\$2.00/occurrence
Paper Statement.....	\$2.00/cycle
Replacement Credit Card.....	\$10.00/per card
Replacement Debit Card.....	\$10.00/per card
Research	\$15.00/hour
Returned Statement	\$5.00/statement
Statement, Check, or Tax Form Copy.....	\$4.00/item
Stop Payment	\$30.00/item
(applies to ACH, Online Bill Pay Checks, or Business Checks per item/sequential range of checks)	
Wire Transfer Fee (Domestic) Incoming	\$15.00/wire
Wire Transfer Fee (Domestic) Outgoing	\$25.00/wire
Wire Transfer Fee (International) Incoming	\$15.00/wire

SAFE DEPOSIT BOXES

3x5	\$45.00/box (annually)
3x10	\$70.00/box (annually)
5x5	\$60.00/box (annually)
5x10	\$100.00/box (annually)
10x10	\$135.00/box (annually)

OTHER SERVICE INFORMATION

All deposits or transactions received after close of business on a day the credit union is open, received after opening of Night Depository, or received on a day on which the credit union is closed for business will be treated as if received on the next business day opened. Business days are Monday through Friday, excluding holidays. EFT=Electronic Funds Transfer, ACH=Automated Clearing House, ATM=Automated Teller Machine, POS=Point of Sale. Some fees listed above are charged each time an item is presented and returned which may result in more than one fee for the same item. When using an ATM not owned by the credit union, there may be a surcharge fee by the ATM operator. All transactions at an SC Telco FCU owned ATM are free.

INSURED BY NCUA