

Business Fee Schedule

Effective 08/01/2025



Membership Fee	\$10	Foreign Currency	
Business Freedom Checking		Deposit of currency	\$10
Monthly service charge	None	Order of currency	\$10
Excess check cleared fee (First 500 free)	\$0.25 for each one after 500	Priority shipping	\$15
Check deposit limitation of 500 per month*		Shipped to member	\$15
Business Growth Checking		Remote Deposit Capture	
Monthly service charge (If average daily balance is less than \$10,000, other charge waiver options may apply)**	\$15 or \$12 with online statements	Remote scanner fee	Varies (based on model)
Excess Check Cleared Fee (First 500 free)	\$0.25 for each one after 500	Debit Card	
Check deposit limitation of 500 per month*		Card replacement	\$5 (rush delivery extra)
Business Analyzed Checking		Recurring payment stop	\$5
Monthly service charge	\$10	Foreign transaction fee	2% of transaction (made in merchants located in foreign country)
(may be offset with earnings credit)		Garnishment Processing	\$75 unless limited by state law
Negative balance percentage fee	Prime + 2.00%	Overdrafts	
Analysis Charge (depending on earnings credit and fee exclusions)***	Varies	NSF item paid fee (created by check, ACH and debit card transactions)	\$29
STCU Business Money Market		NSF item returned fee	\$29 per presentment
Monthly service charge (if average daily balance is less than \$2,500)	\$10	Overdraft Fee (Privilege pay)	\$29 (\$174 daily limit for overdraft fees, in addition to NSF fees)
Business Savings		Research	
Monthly service charge (if average daily balance is less than \$250)	\$3	Rush request (next day, 10 items maximum)	\$25 per hr. w/\$5 minimum Research fee + add'l \$25
Excess Item Fee (after 6 transfers)	\$5 each, first 3 items, \$15 each additional item	Returned Item	
ACH Origination		Deposited item returned	\$9 per item
Monthly service charge	\$20	Incorrect address fee	\$5 per month
Token replacement	\$50	Stop Payment	\$25 per item
Same Day ACH	\$5 (per file)	Wire Transfers	
Positive Pay Services		Incoming wire transfer	none
Positive Pay	\$10 per account	Outgoing wire transfer	\$25 per transfer
Reverse Positive Pay	\$10 per account	Outgoing International wire transfer	\$40 per transfer
ACH Positive Pay	\$5 per account	Online outgoing wire transfer	\$20 per transfer
Billpay Fee		Online outgoing international wire transfer	\$35 per transfer
Expedited same day electronic payment	\$5	Money Order	\$3 per item
Expedited overnight check payment	\$20	Safe Deposit Box	
Stop payment	\$25 per item	2 in. x 5 in. box	\$25 per year
Cash Advance Fee (transfer from credit card)	Either \$5 or 3% of the advance, whichever is greater	3 in. x 5 in. box	\$30 per year
Cashier's Checks		4 in. x 5 in. box	\$30 per year
Fee for members (payable to other)	\$3 per item	5 in. x 5 in. box	\$35 per year
Fee for members (payable to self)	none	2 in. x 10 in. box	\$40 per year
Coin Counting Services		3 in. x 10 in. box	\$40 per year
Fee for members		4 in. x 10 in. box	\$50 per year
When the total coins counted amount is:		5 in. x 10 in. box	\$60 per year
\$199.99 and less	No Fee	6 in. x 10 in. box	\$70 per year
\$200 and more†	2% of total coin amount	9 in. x 10 in. box	\$80 per year
†No fee for nonprofits		10 in. x 10 in. box	\$90 per year
Fee for non-members (any amount, no exceptions)	15% of total amount	Lost one key	\$15
		Lost both keys	\$250
		Late fee	\$25

Federally insured by NCUA

*Members repeatedly exceeding the check deposit limit each month may be moved into the Business Analyzed Checking account.

**Business Growth Checking account monthly service charge waived when one of following conditions are met: combined deposit accounts average balances are \$10,000 or more, or active participation in STCU Merchant Services or STCU Remote Deposit Capture Services.

***Account analysis charge does not include the following when calculating the month end charge: Garnishment, Membership and ACH token replacement.