



Business Fee Schedule

effective 06/12/19

Basic ACH

Startup fee	\$50 (one-time fee)
Monthly service charge (If average daily balance is less than \$5,000)	\$15
Per item charge	None
Token replacement	\$50

ACH

Startup fee	\$50 (one-time fee)
Monthly service charge (If average daily balance is less than \$25,000)	\$35
Per item charge	None
Token replacement	\$50

Basic Business Checking

Monthly service charge	None
Excess debit transaction fee (First 50 free)	\$0.25 per debit (after 50)

Business Checking

Monthly service charge (If average daily balance is less than \$1,000)	\$10
Excess debit transaction fee (First 150 free)	\$0.25 per debit (after 150)

STCU Business Money Market

Monthly service charge (if average daily balance is less than \$2,500)	\$10
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Business Checking Plus

Monthly service charge (if average daily balance is less than \$10,000)	\$10
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Business Analyzed Checking

Monthly service charge (may be offset with earnings credit)	\$10
Negative balance percentage fee	Prime + 2.00%
Analysis Charge (depending on earnings credit and fee exclusions)	Varies

Business Savings

Monthly service charge (if average daily balance is less than \$250)	\$3
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Remote Merchant Deposit

Set-up fee	\$25 (one-time fee)
Remote scanner fee	Varies (based on model)

Excess Item Fee (Reg D)

(after 6 transfers)	\$5 first 3 items, \$15 for additional items
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Cashier's Checks

Fee for members	\$3 per item
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Debit Card

Card replacement	\$5 (rush delivery extra)
PIN replacement	\$2
Recurring payment stop	\$5
Transaction copy request	\$12
Foreign transaction fee	2% of transaction amount

Check Printing Charges

Varies, depending on style

Current Month Account History

\$2 per history

Garnishment Processing

\$75 per garnishment

Inactive Account

\$2 per account (monthly)

Membership Fee

\$10

Overdrafts

Transfer from other deposit account	None
Cash advance fee (transfer from credit card)	Either \$5 or 3% of the amount of each cash advance, whichever is greater
NSF item paid fee (created by check, ACH and debit card transactions)	\$29
NSF item returned fee	\$29 per declined transaction

Research

Copy of statement	\$25 per hr. w/\$5 minimum
Check copies (99 items or less)	\$2 per statement
Check copies (100 or more)	Research fee
	Research fee + \$1.50 per item
Rush request (next day, 10 items maximum)	Research fee + add'l \$25

Returned Item

Deposited item returned	\$9 per item
Incorrect address fee	\$5 per month

Stop Payment

\$25 per item

Wire Transfers

Incoming wire transfer	none
Outgoing wire transfer	\$25 per transfer
Outgoing International wire transfer	\$40 per transfer

Safe Deposit Box

3 in. x 5 in. box	\$30 per year
5 in. x 5 in. box	\$35 per year
3 in. x 10 in. box	\$40 per year
5 in. x 10 in. box	\$60 per year
10 in. x 10 in. box	\$90 per year
Lost one key	\$15
Lost both keys	\$250
Late fee	\$25

Federally insured by NCUA