



Business Fee Schedule

effective 04/01/21

Business Freedom Checking

Monthly service charge	None
Excess check cleared fee (First 500 free)	\$0.25 for each one after 500
Check deposit limitation of 500 per month*	

Basic ACH

Per item charge	None
Token replacement	\$50
Same Day ACH	\$5 (per file)

Business Growth Checking

Monthly service charge (if average daily balance	\$15 or \$12 with estatements
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is less than \$10,000, other charge waiver options may apply**

Excess check cleared fee (First 500 free)	\$0.25 for each one after 500
Check deposit limitation of 500 per month*	

Basic ACH

Per item charge	None
Token replacement	\$50
Same Day ACH	\$5 (per file)

Premium ACH

Monthly service charge (if combined	\$35
Deposit accounts average balances are less than \$25,000)	
Per item charge	None
Token replacement	\$50
Same Day ACH	\$5 (per file)

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

Basic ACH

Monthly service charge (may be offset with earnings credit)	\$15
Per item charge	None
Token replacement	\$50
Same Day ACH	\$5 (per file)

Premium ACH

Monthly service charge (may be offset with earnings credit)	\$35
Per item charge	None
Token replacement	\$50
Same Day ACH	\$5 (per file)

STCU Business Money Market

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

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

Remote scanner fee	Varies (based on model)
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Excess Item Fee

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

\$3 per item

Debit Card

Card replacement	\$5 (rush delivery extra)
Recurring payment stop	\$5

Foreign transaction fee

2% of transaction (made in/merchants located in foreign country)
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Check Printing Charges

Varies, depending on style

Garnishment Processing

\$75 unless limited by state law

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 advance, whichever is greater

NSF item paid fee (created by check, ACH and debit card transactions)

NSF item returned fee	\$29 per declined transaction
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Research

Rush request (next day, 10 items maximum)	\$25 per hr. w/\$5 minimum Research fee + add'l \$25
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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

2 in. x 5 in. box	\$25 per year
3 in. x 5 in. box	\$30 per year
4 in. x 5 in. box	\$30 per year
5 in. x 5 in. box	\$35 per year
2 in. x 10 in. box	\$40 per year
3 in. x 10 in. box	\$40 per year
4 in. x 10 in. box	\$50 per year
5 in. x 10 in. box	\$60 per year
6 in. x 10 in. box	\$70 per year
9 in. x 10 in. box	\$80 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

*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.