



**BUSINESS SCHEDULE OF FEES**  
**(Effective October 15, 2020)**

**ATM/DEBIT CARD**

Non-SMCU ATM Transaction Fee.....	\$1.50 each
<i>(Additional fees may be charged by other financial institutions Outside our surcharge-free network of about 37,000 ATMs)</i>	
Replacement Card Fee.....	\$10.00
MasterCard®	
Cross Border.....	0.9% per transaction
Foreign Conversion.....	0.2% per transaction
Annual/Monthly Maintenance Fee.....	None
Employee Debit Card Fee.....	None
Expedited Debit Card Fee.....	Up to \$58.00

**BUSINESS eBANKING**

Regularly Scheduled Bill Payments.....	None
Same Day Bill Payments.....	\$10.00
Overnight Check Bill Payment Fee.....	\$15.00
eStatements Fee.....	None
Mobile Banking Fee.....	None
Online Banking Fee.....	None

**REMOTE DEPOSIT CAPTURE (RDC)**

*Must have Business Basic or Business Plus Checking Account*

One Time Set-Up and Training Fee.....	\$150.00 <sup>1</sup>
Service Cancellation Fee.....	\$250.00 <sup>2</sup>
Service Fee.....	\$40.00 <sup>3</sup>
Posting Cancellation Fee.....	per file \$25.00

**WIRE TRANSFERS**

Incoming Wire Fee.....	None
Domestic Wire Fee.....	\$20.00
International Wire Fee.....	\$45.00

**OVERDRAFT FEES (CHECKING & SAVINGS)**

Non-Sufficient Funds Fee - Paid....Per presentment of item..	\$25.00 <sup>4</sup>
Unavailable Funds Fee - Paid.....Per presentment of item..	\$25.00 <sup>4</sup>
Non-Sufficient Funds Fee -Returned..Per presentment of item..	\$27.00 <sup>4</sup>
Unavailable Funds Fee - Returned...Per presentment of item...	\$27.00 <sup>4</sup>
Overdraft Transfer Fee.....	\$3.00 each transfer

**BUSINESS ONLINE ACH SERVICES**

*Must have Business Basic or Business Plus Checking*

One Time Set-Up and Training Fee.....	\$150.00 <sup>1</sup>
Service Fee.....	\$25.00 <sup>3</sup>
ACH File Upload Fee.....	\$5.00 per file
ACH Per Item Fee.....	\$0.12 per item
ACH Return Item Fee.....	\$5.00 per item
Posting Cancellation Fee.....	\$25.00 per file

**MISCELLANEOUS**

Abandoned Property Fee.....	\$75.00 per account
Account Reconciliation Fee.....	\$25.00 per hour
<i>(\$15.00 minimum)</i>	
ACH Transaction Fee.....	None
Business Checking Plus Service Fee.....	\$15.00 <sup>3</sup>
Check Certification Fee.....	None
Check Copy Fee.....	\$4.00 per item
Check Orders.....	Fees may vary
Returned Deposited Item Fee.....	\$7.75 per item
Excessive Debits Fee.....	\$5.00 per transaction
<i>(Regulation D allows for 6 withdrawals/transfers made by check, preauthorized transfer or electronic/telephone transfer per month. This fee is applicable for each transfer/withdrawal over the 6 allowed for Business Money Market and Savings accounts)</i>	
Foreign Check Collections.....	Fees may vary
Account Inactivity Fee.....	\$3.00 <sup>3</sup>
Levy Fee (Per Levy).....	\$30.00
Lost Passbook Fee.....	None
Money Order Fee.....	None
Notary Fee.....	None
Official Check Fee.....	None
Research Fee.....	\$25.00/hour or Regulatory Guidelines
<i>(\$15.00 minimum)</i>	
Return Mail Fee.....	\$5.00 <sup>3</sup>
Signature Guarantee Fee.....	None
Statement Copy Fee.....	\$4.00
Stop Payment Fee (ACH or Check).....	\$25.00 per item
<i>(Includes Official Checks and Money Orders)</i>	

<sup>1</sup>If Business enrolls in both RDC and ACH services, one training fee will be waived.

<sup>2</sup>No cancellation fee if service is cancelled within 30 days of set-up. After 30 days, if service is cancelled within the first 12 months, a cancellation fee may apply.

<sup>3</sup>Per statement cycle.

<sup>4</sup>If an item (i.e. a request for payment) is returned as non-sufficient funds or unavailable funds, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a non-sufficient or unavailable funds fee for each time the item is presented and returned as non-sufficient or unavailable funds unless on any re-presentation of the item, the item is paid. However if the payment causes an overdraft your account will then be charged the applicable overdraft fee (non-sufficient funds fee – paid.)

Note: Business Checking Plus is free for professional services including: dental practices, medical practices, veterinary offices, CPA offices and attorneys





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	Basic Business Checking	Business Checking Plus	Business Money Market
<b>Interest Bearing Account</b>	No	Yes	Yes (Tiered)
<b>Minimum Opening Deposit</b>	\$10.00	\$10.00	\$5,000.00
<b>Service Charge</b>	None	\$15.00 <sup>3</sup> Waived if maintaining an average minimum balance per statement cycle of \$10,000 OR Business Loan balance of \$25,000	None
<b>Online Banking</b>	Free	Free	Free
<b>eStatements</b>	Free	Free	Free
<b>Online Bill Pay</b>	Free	Free	Not available
<b>Check Orders</b>	Free First Order (up to \$100)	Free First Order (up to \$100)	Free
<b>Check Count</b>	\$0.30 per check after first 100 checks paid <sup>3</sup>	\$0.30 per check after first 200 checks paid <sup>3</sup>	Limit 6 debits <sup>3</sup>
<b>Business Debit/ATM Card</b>	Free	Free	N/A
<b>Remote Deposit Capture (RDC)</b>	One Time Set-Up and Training Fee: \$150.00 <sup>1</sup> Service Fee: \$40.00 <sup>3</sup> Service Cancellation Fee: \$250.00 <sup>2</sup> Posting Cancellation Fee: \$25.00	One Time Set-Up and Training Fee: \$150.00 <sup>1</sup> Service Fee: \$40.00 <sup>3</sup> Service Cancellation Fee: \$250.00 <sup>2</sup> Posting Cancellation Fee: \$25.00	Not available
<b>Internet Banking Based ACH</b>	One Time Set-Up and Training Fee: \$150.00 <sup>1</sup> Service Fee: \$25.00 <sup>3</sup> ACH File Upload Fee: \$5.00 per file ACH Per Item Fee: \$0.12 per item ACH Return Item Fee: \$5.00 per item Posting Cancellation Fee: \$25.00 per file	One Time Set-Up and Training Fee: \$150.00 <sup>1</sup> Service Fee: \$25.00 <sup>3</sup> ACH File Upload Fee: \$5.00 per file ACH Per Item Fee: \$0.12 per item ACH Return Item Fee: \$5.00 per item Posting Cancellation Fee: \$25.00 per file	Not available

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