St. Mary's Credit Union
P.O. Box 729 Marlborough, MA 01752
www.stmaryscu.org | (508) 490-8000

BUSINESS SCHEDULE OF FEES

(Effective November 9, 2026)

ATM/DEBIT CARD

Non-SMCU ATM Transaction Fee.....$1.50 each
(Additional fees may be charged by other financial institutions outside our surcharge-free network of about 37,000 ATMs)

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.....$75.00

BUSINESS eBANKING

Regularly Scheduled Bill Payments.....None
Same Day Bill Payment Fee.....$10.00
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
Service Cancellation Fee.....$250.00
Service Fee.....$40.00[1]
Posting Cancellation Fee.....per file $25.00

WIRE TRANSFERS

Incoming Wire Fee.....None
Domestic Wire Fee.....$25.00
International Wire Fee.....$50.00

OVERDRAFT FEES (CHECKING & SAVINGS)

Non-Sufficient Funds Fee - Paid....Per presentment of item.....$25.00[2]
Unavailable Funds Fee - Paid.....Per presentment of item.....$25.00[2]
Non-Sufficient Funds Fee - Returned...Per presentment of item.....$27.00[2]
Unavailable Funds Fee - Returned...Per presentment of item.....$27.00[2]
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
Service Fee.....$25.00[1]
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
($15.00 minimum)
ACH Transaction Fee.....None
Business Checking Plus Service Fee.....$15.00[1]
Business Money Market Service Fee.....$10.00[1]
Check Copy Fee.....$4.00 per item
Check Orders.....Fee may vary
Returned Deposited Item Fee.....$6.84 per item
Foreign Check Collections.....Fees may vary
Account Inactivity Fee.....$3.00[1]
Levy Fee (Per Levy).....$30.00
Lost Passbook Fee.....None
Money Order Fee.....$1.00
Notary Fee.....None
Official Check Fee.....$3.00
Research Fee.....$25.00/hour or Regulatory Guidelines
($15.00 minimum)
Return Mail Fee.....$5.00[1]
Signature Guarantee Fee.....None
Statement Copy Fee.....$4.00
Stop Payment Fee (ACH or Check).....$25.00 per item
(Includes Official Checks and Money Orders)

[1]Per statement cycle.
[2]Fee applies to items created by check, in-person withdrawal, ACH withdrawal, ATM withdrawals, or other electronic means. If an item 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-presentment 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

St. Mary's Credit Union
P.O. Box 729 Marlborough, MA 01752
www.stmaryscu.org | (508) 490-8000

BUSINESS SCHEDULE OF FEES

(Effective November 9, 2026)

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

[1]Per statement cycle.

[2]Fee applies to items created by check, in-person withdrawal, ACH withdrawal, ATM withdrawals, or other electronic means. If an item 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-presentment 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