

US Community Credit Union Business Account Fee and Information Schedule

Effective April 23, 2024



US Community
CREDIT UNION

values you can trust

Business Checking Accounts

	Community Business Checking	Premier Business Checking	Association Checking (Non-Profits and Associations)
Minimum Initial Deposit	\$100	\$100	\$100
Monthly Balance Requirement	\$500 average daily balance	\$5,000 average daily balance	\$500 average daily balance
Monthly Account Fee	\$10 (waived if balance requirement is met)	\$15 (waived if balance requirement is met)	\$10 (waived if balance requirement is met)
Monthly Transaction Amounts	150 Transactions (\$0.25 per item over 150 transactions)	250 Transactions (\$0.50 per item over 250 transactions)	100 Transactions (\$0.25 per item over 100 transactions)
Standard Features			
Visa Check Card	Yes	Yes	Yes
Overdraft Protection*	Yes	Yes	Yes
Remote Deposit Capture	Yes	Yes	Yes
FREE 24 Hour Telephone Teller	Yes	Yes	Yes
FREE e-Statements	Yes	Yes	Yes
FREE Online Banking	Yes	Yes	Yes
Pays Dividends	No	No	No
Check Printing	Business Member Pays	Business Member Pays	Business Member Pays
Cashier's Checks	Two FREE Per Month (\$5.00 per check after two)	Two FREE Per Month (\$5.00 per check after two)	Two FREE Per Month (\$5.00 per check after two)
Money Orders	Two FREE Per Month (\$3.00 per money order after two)	Two FREE Per Month (\$3.00 per money order after two)	Two FREE Per Month (\$3.00 per money order after two)
Bill Pay	7 FREE per month (\$1.00 per item after seven)	7 FREE per month (\$1.00 per item after seven)	7 FREE per month (\$1.00 per item after seven)

Business Checking Accounts Fees

Nonsufficient Funds Fee, includes:

- Checks/drafts, ACH, Online Banking, telephone transfers, ATM withdrawals and Debit Card purchases

\$35/submission

Returned Item Fee

\$35/submission

Stop Payment Fee

\$35/item

Check Printing

Depends on type

- Fee depends on style of draft ordered

Business Debit Card Fees

There is no charge for point-of-sale or purchases when using your VISA Check Card. ATM card limits and fees apply when using your VISA Check Card at an ATM.

ATM/Debit PIN Reorder	\$10.00/each
ATM/Debit Card Reorder	\$10.00/each
ATM/Debit Card/PIN Rush Order	\$50.00/each
ATM/Debit Card Sales Draft Receipt Copy	\$4.00/each draft copy
USCCU Owned, Sponsored, and Affiliated ATMs	FREE
<p>No fees are charged if transactions are on your US Community Credit Union account. Includes the CO-OP Network, and the Fifth Third Bank Network.</p>	
Foreign and Associated ATMs	\$2.00/transaction
<p>You are allowed a maximum of two ATM/Debit withdrawals with no credit union fee within a calendar month at Associated or Foreign ATMs. Notice regarding ATM fees by others: If you use an automatic teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.</p>	
Foreign ATM Card Capture	\$25.00/incident
<p>Fee is charged when USCCU card is captured by a foreign ATM.</p>	

General Business Account Fees

Purchasing rolled coins	\$.15 per roll
Personalized temporary checks (Two free sheets w check order)	\$3 for sheet of three checks
Overdraft protection transfer/advance	\$5 each
Bill pay – seven free transactions per month	\$1 each after 7
Abandoned property report processing	\$50
Back-up withholding per IRS notification	\$25
Change authorized signatures	\$10
Third party deposited or cashed checks returned unpaid	\$15
Signature guarantee with Medallion stamp	\$10 per document
Notary service	\$10 per document
Negative balance fee on checking or savings	\$5 per day beginning on third day negative
Night deposit bags, key, and lock	\$15 - \$20
Replace key for night deposit bag	\$20
Duplicate interest statement from IRS reporting form	\$10
Payroll ACH file activity per month	\$50
Payroll ACH file set up – first two files	\$25
Payroll ACH each additional file	\$15

Account Services Fees

Reset Security Code for Online Banking	\$5/each
Cashier's Check	\$5/each
<ul style="list-style-type: none"> • Cost per check after two free checks per month for, Premier Business, Community Business, or Association Checking. 	
Teller Check fee	\$5/each
<ul style="list-style-type: none"> • Cost per check after two free checks per month for, Premier Business, Community Business, or Association Checking. 	
Cashier's Check non member	\$25/check
Coin Counting	5% of the amount
<ul style="list-style-type: none"> • Two free coin counting transactions per calendar year, up to a maximum of \$250.00 per visit. Amounts in excess of \$250.00 will incur a 5% fee. 	
Check Cashing Fee:	
<ul style="list-style-type: none"> • Fee charged if member has only one service with credit union and no other credit union savings or loan or investment services, and less than \$250.00 in account. 	
<ul style="list-style-type: none"> • \$0.01 to \$500.00 	\$10.00
<ul style="list-style-type: none"> • \$500.01 to \$999.99 	\$20.00
<ul style="list-style-type: none"> • \$1,000.00 and over 	\$30.00
Non-member On-Us Check Cashing Fee (minimum check amount \$10):	
<ul style="list-style-type: none"> • \$10.00 to \$999.99 	\$10.00
<ul style="list-style-type: none"> • \$1,000.00 and over 	\$20.00
Money Order	\$3.00/each
<ul style="list-style-type: none"> • Cost per money order after two free money orders per month for, Premier Business, Community Business, or Association Checking. 	
Excessive Share Withdrawal Fee	\$5.00
<ul style="list-style-type: none"> • Withdrawal fee after three monthly withdrawals 	
Value Plus Christmas Club Account Withdrawal Fee	\$10.00/withdrawal
<ul style="list-style-type: none"> • Includes the withdrawal to close the account 	
Value Plus Vacation Club Account Withdrawal Fee	\$10.00/withdrawal
<ul style="list-style-type: none"> • Includes the withdrawal to close the account 	
Deposited and Cashed Member Checks Returned Unpaid	\$35.00/check
Loan Payment Checks Returned Unpaid	\$35.00/check
Account Activity Printout	\$3.00/page
Account Research	\$25.00/hour
Statement Copies	\$3.00/page
Account Reconciliation	\$25.00/hour
Stop Payment Fees	\$35.00/item
Incoming Wire Transfer	\$5.00/wire
Outgoing Wire Transfer:	
<ul style="list-style-type: none"> • Domestic 	\$15.00
<ul style="list-style-type: none"> • Foreign 	\$50.00
Copy of Check – mailed, emailed, faxed, or picked up	\$5.00/item
Copy of Draft – mailed, emailed, faxed, or picked up	\$5.00/item
Dormant Account Fee	\$5.00/month
Definition: A dormant account is a regular share account with:	
<ul style="list-style-type: none"> • No deposits or withdrawals for twelve (12) months • No other credit union savings, loan, or investment services • A balance of less than \$100.00 	
Redeposited Cashier Check, Teller Check, and Money Order Fee:	\$35.00/item

Account Services Fees Continued

Legal Process Fee	\$150.00/each
<ul style="list-style-type: none"> • (e.g. attachment, levy, or garnishment) per occurrence. Or such other rate as may be set by law.	
<ul style="list-style-type: none"> • Fee applies to each legal order or process that directs us to freeze, attach, or withhold funds or other property. 	
One Service Fee	\$5.00/month
Definition: Fee charged if member:	
<ul style="list-style-type: none"> • Has only one service with credit union • No other credit union savings, loan, or investment services • Has a balance of less than \$100.00 at month-end • Account is open at least six months 	
Foreign Check/Money Order Collection Fee	\$25.00/month
Excessive Call Center Use Fee, after four calls per month	\$5.00/each
Return Mail Fee, if member did not provide new address	\$5.00/each
Member Requests "Do Not Mail" Status	\$5.00
Negative Balance Fee	\$1.00/day
Written Verification of Deposit fee	\$10.00/each
Early Account Closing Fee	\$25.00
<ul style="list-style-type: none"> • Fee charged if account is closed within 180 days or less from day opened 	
Account Closing Fee	\$10.00
<ul style="list-style-type: none"> • Fee charged if account is closed after 180 days from day opened 	
Account Reopen Fee	\$25.00
<ul style="list-style-type: none"> • Fee to reopen account closed within the last 180 days 	
Check or ACH Loan Payment by Phone Fee	\$10.00
Credit Card Loan Payment by Phone Fee	\$10.00, or 8% of payment, whichever is greater
24 Hour Telephone Teller Access	FREE
Online Banking Access	FREE

The rates and fees appearing with this schedule are accurate as of the effective date indicated on this disclosure. If you have any questions or require current rate and fee information on your accounts, please call the credit union.