

# BUSINESS ACCOUNT FEE SCHEDULE EFFECTIVE:

December 1, 2025

## Member Service Center 800-222-SCCU (7228)

This Fee Schedule for Business Accounts sets forth certain conditions, fees and charges applicable to your Business Savings, Checking, and Money Market Accounts at Sierra Central Credit Union. This schedule is incorporated into your Business Account Disclosure. The following fees may be assessed in connection to your Business Account. Other fees may apply under General Membership Guidelines: REFER TO CONSUMER FEE DISCLOSURE.

### MEMBERSHIP

<b>One-Time Membership Fee</b> .....	\$5.00
<i>- Per primary member</i>	
<i>- According to the Sierra Central Bylaws a one-time Membership Fee is required to join the credit union.</i>	

### CHECKING ACCOUNTS

**Business Checking monthly** maintenance fee

<b>Package 1 Low Volume</b> .....	\$12.00 mo.
N/C 100 debits or credits, 101 or more.....	.25 each
N/C cash deposit up to \$5,000, over \$5,000 .....	\$5.00 per \$1,000
<b>Package 2 Medium Volume</b> .....	\$18.00 mo.
N/C 250 debits or credits, 251 or more.....	.25 each
N/C cash deposit up to \$5,000, over \$5,000 .....	\$5.00 per \$1,000
<b>Package 3 Associations</b> .....	\$8.00 mo.
N/C 50 debits or credits, 51 or more.....	.25 each
N/C cash deposit up to \$5,000, over \$5,000 .....	\$5.00 per \$1,000
<b>Package 4 Non-Profits</b> .....	\$8.00 mo.
N/C 50 debits or credits, 51 or more.....	.25 each
N/C cash deposit up to \$5,000, over \$5,000 .....	\$5.00 per \$1,000

*All Business Account packages have the availability of an Operational Account, Payroll Account and/or a Reserve Account. Minimum opening deposit amount is \$25.*

### CHECKING ACCOUNTS NO LONGER AVAILABLE

*Business Checking are no longer offered.*

<b>Business Checking (SDC)</b> .....	\$12.00 mo.
<i>- waived if \$2,500 average monthly</i>	

### MONEY MARKET ACCOUNT

<b>Flexible Money Market</b> .....	\$10.00 mo.
<i>- waived if monthly minimum daily balance of \$2,500 or more is maintained</i>	
<b>Investor Money Market</b> .....	\$12.00 mo.
<i>- waived if monthly minimum daily balance of \$25,000 or more is maintained</i>	

### SAVINGS ACCOUNT

<b>Excessive Withdrawal Fee</b> .....	\$5.00 each
<i>- allowed 3 free per quarter, excluding electronic transactions</i>	

### LEGAL ORDERS

<b>Respond To Legal Orders (per hour)</b> .....	\$25.00 hour
<i>-photocopies additional \$0.20 each</i>	
<b>Garnishment/Levy Processing (per hour)</b> .....	\$25.00 hour

### AUTOMATED SERVICES

<b>24-Hour Sierra Bank-by-Phone Service</b> .....	No Charge
<b>Online Banking</b> .....	No Charge
-Bill Pay set up .....	No Charge
-Bill Pay monthly (includes 25 a month) .....	\$10.00
-Bill payments of 26 or more .....	\$.48 each
-Bill Pay stop payments. ....	\$25.00

### SCCU VISA DEBIT CARD

<b>ATM Network Fee</b> (per transaction)	
- Sierra Central Machines.....	No Charge
- Foreign ATMs (CO-OP Network) .....	No Charge
- Foreign ATMs (Non Co-Op).....	\$2.00
- Replacement Cards .....	\$25.00
- Rush Shipment .....	\$25.00
- Debit Card Issuance First 2 Signers N/C .....	\$10.00 each
<b>International Service Assessment Fee</b> .....	1.00%
<i>of each transaction in U.S. dollars</i>	

NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated 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. If you have questions, call us at 800-222-7228.

### SCCU VISA CREDIT CARD

<b>Cash Advance Fee</b> .....	\$10.00 or 3.00%
<i>of the amount of each cash advance, whichever is greater</i>	
<b>International Service Assessment Fee</b> .....	1.00%
<i>of each transaction in U.S. dollars</i>	
<b>Business VISA Card Annual Fee</b> .....	\$25.00
<b>Late Payment Fee</b> .....	up to \$10.00
<b>Returned Payment Fee</b> .....	\$25.00

### GENERAL SERVICES

<b>Account Closure</b> (within 180 days of opening) .....	\$20.00
<b>Account History Printout</b> .....	\$3.00
<b>Cashier's Check Replacement or Copy Fee</b> .....	\$1.00
<b>Cashier's Checks</b> .....	\$5.00
<b>Check Cashing Fee</b> .....	\$5.00
<i>- Check cashing fee applies if the member has a Savings Account only with a balance below \$500 during the last 30 days.</i>	
<b>Check Images Available Through Online Banking</b> .....	No Charge
<b>Collection Item Incoming/Outgoing</b> (plus cost) .....	\$35.00
<b>Copies of Paid Checks</b> (First 2 Copies No Charge) .....	\$2.00 per copy
<b>Copies of Statements</b> .....	\$5.00
<b>Counter Checks</b> (Quantity - 1 sheet of 4 checks).....	\$4.00
<b>Deposit Correction</b> (ATM, Online or Mobile).....	\$5.00
<b>Medallion Stamp / Signature Guarantee</b> .....	\$5.00
<b>Negative Balance fee</b> .....	\$5.00 per day
<i>-Beginning on the 8th consecutive day the account remains overdrawn</i>	
<b>Non-Member Check Cashing Fee</b> .....	\$10.00
<b>Non-SCCU Visa Cash Advance</b> (Debit or Credit).....	\$50.00
<b>Non-Sufficient Funds (NSF) Per Item</b> .....	\$14.00
<i>- A fee may be charged when returning a check, ACH, debit card or other electronic transactions drawn on insufficient funds in an account.</i>	
<b>Online Payment Portal</b> (Per each debit card payment).....	\$4.95
<b>Overdrafts Per Item</b> .....	\$14.00
<i>- An overdraft fee may be charged when overdrawing an account by check, ACH, debit card or other electronic transactions.</i>	
<b>Printed Check Orders</b> .....	Price Varies
<b>Reconciliation/Research/Verification of Deposit</b> .....	\$25.00
<i>- per hour, minimum of 1 hour</i>	
<b>Return Payment Fee</b> (per item).....	\$25.00
<b>Skip-A-Pay</b> each occurrence .....	\$35.00
<b>Stop Payments - Checks, Cashier's Checks &amp; ACH Stops</b> .....	\$25.00
<b>Wire Transfers/Incoming Domestic</b> .....	\$10.00
<b>Wire Transfers/Outgoing Domestic</b> .....	\$25.00