



BUSINESS SCHEDULE OF FEES

(Effective May 5, 2026)

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.....	\$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

¹Per statement cycle.

²Fee 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-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

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
<i>(\$15.00 minimum)</i>	
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.....	\$7.14 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
<i>(\$15.00 minimum)</i>	
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
<i>(Includes Official Checks and Money Orders)</i>	



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	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

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