

**Effective August 1, 2011**

## BUSINESS ACCOUNT COST RECOVERY SCHEDULE

SMCU strives to keep our costs to a minimum, providing free services to our member-owners whenever possible. However, at times fees are necessary to make select services available. In these instances, these fees are passed on to our member-owners to help recover our costs.

### BUSINESS CHECKING ACCOUNT FEES

Check Printing Charge	Prices may vary
Minimum Balance Fee (Business Checking Only)	\$15
<i>Free when average daily balance is \$4,000 or more and for Non-Profits</i>	
Monthly Charges for Deposit Tickets Made Into Account (over 25 in-branch/ATM)	\$1/Each
Monthly Charges for Deposited Items (over 150)	\$0.15/Item
Monthly Charges for Checks Written on Account (over 150)	\$0.25/Check
Monthly Service Fee (Business Basic Checking Only)	\$7.50

### BUSINESS SAVINGS AND MONEY MARKET FEES

Monthly Charges for Deposit Tickets Made Into Account (over 10 in-branch/ATM)	\$1/Each
Monthly Charges for Deposited Items (over 150)	\$0.15/Item

### ATM & CHECK CARD

ATM Deposit Adjustment	\$4
ATM Transaction at SMCU ATM	Free
ATM Withdrawal—Non-SMCU ATM Network (STAR, PLUS, CO-OP)	\$2

### OTHER SERVICE CHARGES

Bill Pay (over 10)	\$0.45/Item
Cashier's Check	\$7
Check Cashing Fee - Non SMCU checks (members with a savings account only and less than \$100 balance)	\$4
Cleared Check Copy	Free online or first 2 free per month, then \$2 ea.
Coin Deposit/Purchase Fee (First 5 rolls free)	\$0.10/per roll
Coinstar® - Coin Exchange	\$0.089 per dollar
Currency Deposit/Purchase Fee (over \$2,500 per month)	\$0.10/per \$100
Collection Item (foreign or domestic)	Cost <sup>1</sup> + \$30

Express Mail/Rush/Overnight	\$20
Fed Wire Transfer	
– Incoming	Free
– Domestic (Outgoing)	\$20
– International (Outgoing)	\$45
Foreign Check Processing - <i>Transit Letter Items Only</i>	
– Canadian Check in \$US	\$10
– Foreign Check not in \$US	Conversion Cost + \$25
International Remittance	Determined by Destination
Invalid Address (failure to notify of address change)	\$5 per occurrence
Legal Process (e.g. levy, subpoena, garnishment, etc.)	\$25 per notice
Membership Fee	\$10
Money Order	\$1.50
Non-Sufficient Funds (NSF)	\$29/Item
Failed Transfer Fee (Moneylink)	\$29/Item
Plastic Cards (Debit/ATM)	
– Additional/Replacement card (First card free if lost/stolen)	\$6
Research & Reconciliation of Account	\$25 per hour/1 hour minimum
Returned Deposit Item (RDI)	\$25
Statement Copy	Free thru SMCU online or \$2 per statement
Stop Payment (ACH, Bill Pay, Check, Money Order)	\$25
Free Services	
– Automated Phone Service (Call-24)	
– SMCU OnLine	
– eStatements	
– Direct Deposit	

<sup>1</sup> Outside financial institution fee.

~SAN MATEO~  
**CREDIT UNION**

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