



Credit Union

Business Account Fee Schedule

Effective 1/23/2024

Monthly Account Maintenance Fees:

- Tier 1: **\$10.00 per Month***
No more than 50 transactions per month permitted
- Tier 2: **\$15.00 per Month***
51 to 100 transactions per month permitted
- Tier 3: **\$25.00 per Month***
Unlimited transactions per month permitted

* Monthly Account Maintenance fees will be waived if the Average Daily Balance in the Business Checking Account is at least \$5,000

Account Fees

Checking, Savings, and Electronic Funds Transfer

Account Statements (per statement cycle)	NO CHARGE
Copy of Paid Check (after 2 free per statement).....	\$5.00
Copy of Statement.....	\$5.00
Copy of Account History (per Page).....	\$5.00
Non-Sufficient Funds (NSF) Paid** or Returned	\$30.00
Printed Temporary Checks (12 checks).....	\$8.00
Returned Deposited/Collection Item (upon collection)	\$30.00
Self-to-Self Returned Deposit.....	\$30.00
(In Addition to Returned Deposited Item Fee)	
Stop Payment Order – ACH & Checks.....	\$30.00

ATM, Debit & Visa Card Fees

International Transaction	2% of the transaction in US dollars
Plastic Card Replacement.....	\$10.00
Plastic Card Rush.....	\$25.00

General Fees

Account Reconciliation / Research	\$25.00 per hour (minimum ½ hour)
Bad Address Fee.....	\$5.00
Cashier's Check Purchase	\$10.00
Cashier's Check Replacement	\$20.00
(Lost/Stolen/Destroyed Refund)	
Check Cashing Fee for Non-Member.....	\$10.00
Coin Machine.....	5% member, 10% non-member
Foreign Check Collection Item	\$40.00
	plus any originating financial institution charges

General Fees

Inactive Account Fee	\$10.00
(after 6 mo. no activity)	per month
Miscellaneous Prepared Letter Service.....	\$25.00
Money Order.....	\$5.00
(\$1,000 maximum)	
Response to Legal Order	\$50.00
(levy, garnishment, subpoena)	
Wire Transfer – Incoming or Outgoing.....	\$25.00
(Domestic/U.S. Only)	

We reserve the right to change this Business Account Fee Schedule at anytime. We will give you legally required notice before the effective date of any changes in our fees and charges that would adversely affect you, including the introduction of new fees. Any fees or charges assessed to the credit union for extra service or special handling on your account will be passed on to you.

** Paid NSF is discretionary, subject to change and details of the program are provided in the Overdraft Privilege Policy at time of eligibility.

Branch Locations

3600 Coffee Road, Modesto
1400 J Street, Modesto
1401 Geer Road, Turlock

Phone Numbers

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