

BUSINESS ACCOUNT FEE SCHEDULE EFFECTIVE:

April 1, 2023

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

One-Time Membership Fee,\$5.00
- per primary member

CHECKING ACCOUNTS

Business Checking monthly maintenance fee₅

Package 1 Low Volume\$12.00 mo.
N/C 100 debits or credits, 101 or more25 each
N/C cash deposit up to \$5,000, over \$5,000\$5.00 per \$1,000

Package 2 Medium Volume\$18.00 mo.
N/C 250 debits or credits, 251 or more25 each
N/C cash deposit up to \$5,000, over \$5,000\$5.00 per \$1,000

Package 3 Associations\$8.00 mo.
N/C 50 debits or credits, 51 or more25 each
N/C cash deposit up to \$5,000, over \$5,000\$5.00 per \$1,000

Package 4 Non-Profits\$8.00 mo.
N/C 50 debits or credits, 51 or more25 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.

CHECKING ACCOUNTS NO LONGER AVAILABLE

Monthly maintenance fee (no longer available)

Simplified Business Checking₅.....\$20.00 mo.
- waived if \$10,000 average monthly balance is maintained

Maximizer Business Checking₆.....\$35.00 mo.
- waived if \$50,000 average monthly balance is maintained

Business Checking (SDC)₇.....\$12.00 mo.
- waived if \$2,500 average monthly₆

MONEY MARKET ACCOUNT

Flexible Money Market₅.....\$8.00 mo.
- waived if monthly balance of \$2,500 is maintained

Investor Money Market₅.....\$10.00 mo.
- waived if monthly balance of \$25,000 is maintained

SAVINGS ACCOUNT

Excessive Withdrawal Fee.....\$5.00
- allowed 3 free per quarter-excluding electronic transactions

CHECK WRITING RELATED CHARGES

Check PrintingPrice Varies

Copies of Paid Checks (per copy).....\$2.00

First 2 Copies of a Paid Check.....No Charge

Check Imaging with Online BankingNo Charge

ATM/VISA DEBIT CARD

ATM Network Fee (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

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.

VISA CREDIT CARD

Cash Advance Fee.....\$10.00 or 3.00%
of the amount of each cash advance, whichever is greater

Cash Advance Fee (Non-Members).....\$25.00

Variable Rate VISA Cash Advance Fee.....\$10 or 3.00%

Business VISA Card Annual Fee\$25.00

International Service Assessment Fee.....1.00%
of each transaction in U.S. dollars

Late Payment Fee.....\$10.00

Returned Payment Fee\$25.00

AUTOMATED SERVICES

24-Hour Sierra Bank-by-Phone ServiceNo Charge

Online Banking.....No Charge

-Bill Pay set upNo Charge

-Bill Pay monthly (includes 25 a month).....\$10.00

-Bill payments of 26 or more\$48 each

-Bill Pay stop payments\$25.00

1. According to the Sierra Central Bylaws a one time Membership Fee is required to join the credit union. This fee may be waived for minor accounts opened with a parent/legal guardian joint signer, who is an existing member.
2. Check cashing fee applies if the member has a savings account only and if the balance falls below \$500 during the previous 30-day period.
3. An overdraft fee may be incurred when overdrawing accounts by check, ACH, debit card and other electronic transactions.
4. Minimum opening deposit amount, to open any Sierra Central checking account, is \$25.00.
5. Interest earning, no charge for checks written up to 25x each month, .12 cents per check, for checks written 26x or more each month.