

Business Account Schedule of Fees

The following list of fees is current as of
June 30, 2025. All fees subject to change.

| GENERAL FEES | |
|--|--------|
| Account Research or Reconciliation (per 1/2 hour) | \$10 |
| Check Cashing Fees for Non-members | \$3 |
| Cashier's Check (payable to 3 rd party) | \$5 |
| Collection Item - Foreign or Domestic (Plus any fee assessed by counterparty/foreign bank) | \$20 |
| Copy of Paid Check, Cashier's Check, Deposited Item, Statement, or other record | \$3 |
| Membership Fee (one time) | \$9 |
| Mailed Paper Statement | \$3 |
| Money Order (up to \$1,000) | \$2 |
| Notary Fee (no charge for USCCU documents) per signature | \$10 |
| Returned Mail Fee | \$5 |
| Returned Payment Fee | \$26 |
| Legal Process Fee (Liens, Levies, Garnishments, Subpoenas, etc.) | \$35 |
| Escheatment Notice Fee | \$2 |
| Merchant Deposit Correction | \$1 |
| Mixed Bag Coin-in per bag | \$5 |
| Standard Bag Coin-in per bag | \$4 |
| Rolled Coin-in or out per bag | \$0.10 |
| OVERDRAFT FEES | |
| Combined maximum of 4 overdraft and non-sufficient fees from share account per day, up to \$56.00 per day. | |
| Overdrawn balance \$10.00 or less | \$0 |
| Overdraft Coverage Fee (per item) Overdrawn balance \$10.01 or more | \$14 |
| Non-Sufficient Funds Fee (per item) | \$14 |
| Overdraft Transfer from a Qualified Savings (Linked to a Qualified Checking Account) per day | \$3 |

| WIRE TRANSFER FEES | |
|--|--------------|
| Domestic (outgoing) | \$25 |
| Foreign (outgoing) | \$45 |
| Domestic (incoming) | \$10 |
| Foreign (incoming) | \$15 |
| BUSINESS ACCOUNT FEES | |
| Checking Printing | see catalog |
| Temporary Checks (Per sheet of 4) | \$1 |
| Business Share Savings No monthly service charge with \$1,000+ deposits in combined business accounts. Monthly Service Charge if below minimum balance. | \$3 |
| Business Money Market No monthly service charge with \$10,000 minimum daily balance. Monthly Service Charge if below minimum balance. | \$10 |
| Basic Business Checking No monthly service charge with \$2,500 minimum daily checking balance or \$5,000 average daily balance. Monthly Service Charge if below minimum balance. | \$10 |
| Stop Payment on Checks, Money Orders, or ACH Items Single Series in Sequence | \$20 \$30 |
| ATM AND ACH FEES | |
| ATM Transactions or Inquiries at USCCU, CoOp, shared network or Citibank (Branch Only)* ATMs | Free |
| ATM Transactions or Inquiries at non-USCCU, non-Co-Op or shared network ATMs (i.e. PLUS, STAR, etc.)** | \$1 |
| ATM Deposit Adjustment (per occurrence) | \$25 |




*Citibank Free ATM transactions or inquiries apply only to ATMs at Citibank branch locations.
**When you use an ATM not displaying the USCCU or Co-Op ATM symbols. The ATM owner may charge additional fees.



Business Account Summary

At USC Credit Union, you'll discover a partner dedicated to your success and a community eager to support your journey. Whether you're a budding startup, a growing small business, or a local non-profit in the Los Angeles or Orange counties, we have the business solutions, tools, and resources to help you manage your daily finances and navigate your future.

Rates may vary and change without notice.

| |  Business Share Savings |  Business Money Market |  Business Checking |
|---|--|---|---|
| Product Summary | The starter savings account to save for taxes, new investments, future projects, and unexpected expenses. | A tiered dividend structure rewards higher balances with higher yields while providing liquidity. | A feature rich checking account that covers the essentials for your business. |
| Minimum Initial Deposit | \$9 one-time membership fee \$1 deposit required to maintain membership | \$10,000 opening balance requirement | \$200 |
| How to Avoid Monthly Service Charge | \$1,000+ in Business Deposits with USCCU | \$10,000 minimum daily balance | \$2,500 minimum daily balance in checking OR \$5,000 average daily balance |
| Service Charge (if requirements not met) | \$5 monthly | \$10 monthly | \$10 monthly |
| Interest Earned | Dividends paid monthly with minimum balance of \$1,000. | Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance. | N/A |
| Additional Details | Unlimited no-fee ATM transactions per month | 6 free withdrawals per month* | 100 free transactions per month at no-fee ATMs. Thereafter, a \$0.30 fee per transaction applies. |

*During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.

Enjoy **free transactions** at more than **30,000 Co-Op Network ATMs** and **5,000 Shared Branch locations**.