

# Business Account

# Schedule of Fees

The following list of fees is current as of  
August 1, 2025. All fees subject to change.

GENERAL FEES	
Cashier's Check (payable to 3rd party)	\$5
Check Cashing Fees for Non-members	\$3
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
Mailed Paper Statement	\$2
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
Stop Payment on Checks, Money Orders, or ACH Items Single	\$20
Series in Sequence	\$30
WIRE TRANSFER FEES	
Domestic (outgoing)	\$25
Foreign (outgoing)	\$45
Domestic (incoming)	\$10
Foreign (incoming)	\$15

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
BUSINESS ACCOUNT FEES	
Checking Printing	<a href="#">see catalog</a>
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 Checking	
No monthly service charge with \$2,500 minimum daily balance or \$5,000 average daily balance.	\$10
Business Money Market	
No monthly service charge with \$10,000 minimum daily balance.	\$10
ATM & CARD FEES	
ATM Transactions or Inquiries at USCCU, Co-Op, 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
Rush Card Order	\$35

\*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.



Federally Insured by NCUA

# 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

\$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)

\$3 monthly

\$10 monthly

\$10 monthly

### Interest Earned

Paid quarterly with minimum balance of \$1,000.

Higher dividends than a regular savings account.

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.**