Business Account

Schedule of Fees

The following list of fees is current as of September 17, 2026. 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	$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
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*

*Maximum of 6 overdraft coverage fees and 6 non-sufficient funds fees per account each 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	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 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.*

USC CREDIT UNION

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.

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