Effective August 17, 2012

BUSINESS ACCOUNT COST RECOVERY SCHEDULE

SMCU strives to keep our costs to a minimum, providing free services to our member-owners whenever possible. However, at times fees are necessary to make select services available. In these instances, these fees are passed on to our member-owners to help recover our costs.

BUSINESS CHECKING ACCOUNT FEES

Check Printing Charge	Prices may vary
Minimum Balance Fee (Business Checking Only) *Free when average daily balance is $4,000 or more and for Non-Profits*	$15
Monthly Charges for Deposit Tickets Made Into Account (over 25 in-branch/ATM)	$1/Each
Monthly Charges for Deposited Items (over 150)	$0.15/Item
Monthly Charges for Checks Written on Account (over 150)	$0.25/Check
Monthly Service Fee (Business Basic Checking Only)	$7.50

BUSINESS SAVINGS AND MONEY MARKET FEES

Monthly Charges for Deposit Tickets Made Into Account (over 10 in-branch/ATM)	$1/Each
Monthly Charges for Deposited Items (over 150)	$0.15/Item

ATM & CHECK CARD

ATM Deposit Adjustment	$4
ATM Transaction at SMCU ATM	Free
ATM Withdrawal—Non-SMCU ATM Network (STAR, PLUS, CO-OP)	$2

OTHER SERVICE CHARGES

Bill Pay (over 10)	$0.45/Item
Cashier's Check	$5
Check Cashing Fee - Non SMCU checks (members with a savings account only and less than $100 balance)	$4
Cleared Check Copy	Free online or first 2 free per month, then $2 ea.
Coin Deposit/Purchase Fee (First 5 rolls free)	$0.10/per roll
Coinstar® - Coin Exchange	$0.089 per dollar
Courtesy Pay	$29
Currency Deposit/Purchase Fee (over $2,500 per month)	$0.10/per[1] $100
Collection Item (foreign or domestic)	Cost + $30
Escheat Notification Fee	$2
Express Mail/Rush/Overnight	$20
Fed Wire Transfer	
– Incoming	Free
– Domestic (Outgoing)	$20
– International (Outgoing)	$45
Foreign Check Processing - *Transit Letter Items Only*	
– Canadian Check in $US	$10
– Foreign Check not in $US	Conversion Cost + $25
International Remittance	Determined by Destination
Invalid Address (failure to notify of address change)	$5 per occurrence
Legal Process (e.g. levy, subpoena, garnishment, etc.)	$25 per notice
Membership Fee	$10
Money Order	$1.50
Non-Sufficient Funds (NSF)	$29/Item
Failed Transfer Fee (Moneylink)	$29/Item
Plastic Cards (Debit/ATM) – Additional/Replacement card (First card free if lost/stolen)	$6
Research & Reconciliation of Account	$25 per hour/1 hour minimum
Returned Deposit Item (RDI)	$25
Statement Copy	Free thru SMCU online or $2 per statement
Stop Payment (ACH, Bill Pay, Check, Money Order)	$25
Free Services – Automated Phone Service (Call-24) – SMCU OnLine – eStatements – Direct Deposit	

1 Outside Financial institution fee.

~San Mateo~
Credit Union

(650) 363-1725
Toll Free (888) 363-1725
smcu.org

Federally insured by NCUA.