

Our Service Charges for Business Accounts

Effective 02.15.2025

Electronic Services Card Services

Mobile Banking.....	FREE
Mobile Deposit	FREE
Online Banking.....	FREE
Online Bill Pay.....	FREE
Phone Banking (JOY).....	FREE
Text Banking	FREE
Account Alerts (email or text)	FREE

Account Charges

Account Activity Printout	\$2/print out
Account Analysis.....	\$10
Account Balancing Assistance	\$25/hour
Account Research	\$25/hour
Bad Address.....	\$5/month
Check Copy	\$2/check
Check Printing Charge	varies
Counter Check	\$2/page
E-Statements	FREE
Inactive Account (after 1 year).....	\$5/month
Membership Closure (within 6 months)	\$20
Membership (re-established within 6 months)	\$10
Outgoing ACH Setup.....	\$5
Paper Statement on Checking Accounts	\$1/month
Statement Copy	\$2/statement
Stop Payment (Check/ACH item)	\$29/item
Verification of Deposit	\$5

Minimum Balance

Business Share Savings.....	\$5/month
Business Checking Plus.....	\$8/month
Business Custom Market Account.....	\$10/month

Excess Withdrawal

Business Custom Market Account.....	\$5/withdrawal
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Overdraft Charges

Insufficient Funds (NSF).....	\$10
Overdraft Transfer	\$1
Paid Overdraft	\$25/item

Card Services

ATM Card Issuance.....	\$10
ATM/Check Card Replacement Card including Credit.....	\$10/card
Allpoint & CO-OP Network ATM Transactions.....	FREE
SIUCU Branded Network ATM Transactions	FREE
Foreign ATM PIN Based Transaction ¹	\$3/transaction
POS Credit Based Transaction.....	FREE
POS PIN Based Transaction.....	FREE
Merchant Block	\$10
VISA Gift Cards with SIUCU checking account	\$2
without SIUCU checking account	\$3
Chip (EMV) VISA Prepaid Travel Money Card	
Initial Load	\$8
Reload	\$2

Transfer Service Charges

Collection Item - Outgoing	\$30
Domestic Wire Transfer	
Outgoing.....	\$15/item
Incoming.....	\$5/item
International Transfer	
Outgoing.....	\$60
Incoming.....	\$5
Wire Recall	\$30

Safe Deposit Boxes

3 x 5	\$15/year
3 x 10	\$20/year
5 x 10	\$30/year
10 x 10.....	\$50/year
Box Drill or Key Replacement.....	Cost

General Service Charges

Additional Night Deposit Bag.....	\$5
Cashier's Check	\$3/each
Certified Mail Charge for Checks over \$1000	\$5
Check Cashing (non-member).....	\$5
Coin Counting (member w/active checking).....	FREE
(non-member)	8% of total
Copy	\$.25/page
Deposit Correction.....	\$5
Escheat Service Charge.....	\$25
Fax.....	\$1.00/page
Foreign Currency Exchange	\$15 plus costs
Levy Processing	\$50/levy
Loan Payment over the Phone from External Account.....	\$7.95
Money Order.....	\$1.50/each
Telephone Transfer	\$1
Online, Text, Mobile, or JOY Transfers	FREE
Non-Member Converting Check to Cashiers' Check	\$5
Non-Wage Garnishment Processing.....	\$50/garnishment
Notary Public Service.....	FREE
Other IRS Processing	\$50/item
Signature Guarantee.....	\$10/guarantee
Subordination/Modification Agreement.....	\$75
Overnight Delivery	Cost

¹ Excludes participating CO-OP and Allpoint Network ATMs.