

## Our Service Charges for Business Accounts

Effective 02.16.2026

### 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.....	\$2/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 <sup>1</sup> .....	\$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

<sup>1</sup> Excludes participating CO-OP and Allpoint Network ATMs.