

BUSINESS SERVICES FEE SCHEDULE¹

Effective November 20, 2020

ACH (Automated Clearing House)

ACH Online Module\$30.00 per month

ATM / Visa Debit Card

ATM Deposit Correction \$10.00 per check

Card Replacement\$5.00 per card

Courtesy Pay (requires your opt-in)

Items \$0.01 - \$0.99 No fee

Items \$1.00 - \$4.99\$1.00 per presentment

Items \$5.00 - \$9.99\$7.00 per presentment

Items \$10.00 - \$29.99\$14.00 per presentment

Items \$30.00+\$28.00 per presentment

International Service AssessmentPass through fees
(foreign transaction)

Non-SESLOC and Non-CO-OP ATM \$2.00 per transaction

Point of Sale PurchaseNo fee²

SESLOC Proprietary and CO-OP ATMs..... No fee

Ship to Alternate Address\$10.00 per card

Transaction Receipt Copy\$3.00 per receipt

Cashier's Check

Members \$3.00 per check

Stop Payment (lost/stolen)..... \$20.00 per order

Checking / Bill Pay / Electronic Transaction (ACH)

Check OrdersCost based on selection

Collection Item.....Pass through fee + \$35.00 per item

Courtesy Pay

Items \$0.01 - \$0.99 No fee

Items \$1.00 - \$4.99\$1.00 per presentment

Items \$5.00 - \$9.99\$7.00 per presentment

Items \$10.00 - \$29.99\$14.00 per presentment

Items \$30.00+\$28.00 per presentment

Non-Member Check Cashing \$5.00 per check

Overdraft from Share Savings or Money Market Account \$3.00 per transfer

Returned for Non-Sufficient Funds (NSF)\$28.00 per presentment

Stop Payment - Draft or ACH (new or renewal) \$20.00 per order

Copies

Account History Printout\$2.00 per request

Cashier's Check \$3.00 per check

Deposited Item \$3.00 per item

Other Credit Union Item \$3.00 per item

Share Draft - Online No fee

Share Draft - 2 Free Per Month, Then.....\$3.00 per draft

Statement Copy - Online No fee

Statement Copy\$5.00 per statement

Facsimiles

Facsimile Transmission First page \$3.00

Each Additional Page \$1.00

Foreign Checks

Item Returned Pass through fee + \$20.00 per item³

Item Processing - Non-Collection....\$35.00 shipping fee + \$20.00 per item³

Item Processing - Collection\$35.00 shipping fee + \$35.00 per item³

Loan Payment – EasyPay

ACH Payment No fee

Membership

New Account Membership Fee \$5.00

Inactive Account Fee \$3.00 per month⁴

Notary

SESLOC Document No fee

RDC (Remote Deposit Capture)

RDC Online Module.....\$30.00 per month

Returned Payment or Deposit

Returned Items.....\$20.00 per item

Research / Reconciliation / Legal

Account Reconciliation\$10.00 per hour

Account Research Document cost + \$20.00 per hour

Collateral Protection Insurance \$25.00 per placement⁵

Escheat Notice \$2.00 per notice

Legal Process - Levy / Garnishment\$75.00 per notice

Locator Fee (outdated address)\$3.00 per address

Repossession Processing Outside agency fee + \$100.00 per vehicle

Verification of Deposit

Deposit Verification for Other Institutions\$10.00 per request

Deposit Verification - Rush\$25.00 per request

Wire Transfers

Incoming Wire.....\$10.00 per wire

Outgoing Domestic Wire\$25.00 per wire

Wire Transfer Online Module\$20.00 per month

Domestic Online Wire.....\$10.00 per wire

International Online Wire\$25.00 per wire

Other Fees

Any fees or charges assessed to the credit union for extra service or special handling of your account are passed on to you.

1. The fees above are applicable to Basic Business Checking, Business Checking, Non-Profit Checking and all Business Savings accounts. A separate fee schedule applies for Analyzed Business Checking.

2. Merchant surcharges and fees cannot be waived.

3. Plus any pass through processing fees charged by paying institution.

4. For memberships with no transactions for more than 12 months, account balances less than \$200.00 total, and no other services being used.

5. Plus cost of insurance.

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SESLOC Federal Credit Union reserves the right to change this Business Services Fee Schedule at any time. You will be notified as required by law of any changes in fees charged to your account(s). Refer to sesloc.org or visit any branch office for the most current Business Services Fee Schedule.

Federally insured by NCUA, a U.S. Government Agency.

	BASIC BUSINESS CHECKING	BUSINESS CHECKING	NON-PROFIT CHECKING	BUSINESS MONEY MARKET
Monthly Service Fee	\$7.00 Waived with \$1,500.00 minimum daily balance	\$10.00 Waived with \$3,000.00 minimum daily balance	NONE	\$10 Waived with \$5,000.00 minimum daily balance
Checks Cleared	75 Free per month \$0.15 each additional	150 Free per month \$0.15 each additional	NONE	NONE*
Checks Deposited	75 Free per month \$0.15 each additional	150 Free per month \$0.15 each additional	NONE	NONE
Currency Deposited	\$2,000.00 Free \$0.20 per \$100.00 thereafter	\$4,000.00 Free \$0.20 per \$100.00 thereafter	NONE	NONE
Coin Deposited	Up to \$50.00 Free \$0.20 per \$100.00 thereafter	Up to \$50.00 Free \$0.20 per \$100.00 thereafter	NONE	NONE
Change Order	\$3.00	\$3.00	NONE	NONE
*Federal Regulation limits certain types of withdrawals or transfers from a money market account. Please refer to your Business Member Account Agreement and Disclosure for more information.				

ANALYZED BUSINESS CHECKING FEE SCHEDULE

Effective November 20, 2020

Monthly Maintenance

Service Fee\$15.00 per month

Deposit and Account Services

ACH Credit \$0.12 each
 ACH Debit \$0.10 each
 ACH Online Module\$30.00 per month
 ATM Deposit Correction \$10.00 per check
 ATM Transaction - Non-SESLOC and Non CO-OP.....\$2.00 per transaction
 ATM Transaction - SESLOC and CO-OP No fee
 Bill Pay..... No fee
 Cashier's Check - Members \$3.00 per check
 Cashier's Check Stop Payment (lost/stolen) \$20.00 per order
 Check Collection Pass through fee + \$35.00 per item
 Check Orders Cost based on selection
 Checks Cleared \$0.15 each
 Checks Paid \$0.15 each
 Coin Deposited\$0.20 per \$100.00
 Coin Purchased\$0.20 per \$100.00
 Currency Deposited\$1.00 per \$1,000.00
 Currency Purchased\$1.00 per \$1,000.00
 Debit Card Replacement\$5.00 per card
 Debit Card Ship to Alternate Address\$10.00 per card
 International Service Assessment Pass through fees
 (Foreign debit card transaction)
 Non-Member Check Cashing \$5.00 per check
 Overdraft from Share Savings or Money Market Account.....\$3.00 per transfer
 Point of Sale Purchase No fee¹
 Returned for Non-sufficient Funds (NSF)\$28.00 per presentment
 Stop Payment - Paper or ACH (new or renewal) \$20.00 per order

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