Business Service Fee Disclosure

As of August 4, 2026

Membership

Required par value per account	$5.00
Inactive/Dormant Account	$10.00/Month
(No transactions within 12 months)	
Abandoned Property Account	$100.00 or less
(No transactions within 3 years)	
Business Money Management	$2.00/Month
(When average daily balance falls below $2,500)	
Business Dividend Checking	$15.00/Month
(When average monthly balance falls below $5,000)	

Overdraft Protection

Courtesy Pay Item	$25.00/Per Item

Business CU-Online

Bill Pay – Rush Electronic	$10.00
Bill Pay – Expedited Check	$35.00
Bill Payer – Return Items	$25.00
Stop Payment	$25.00
Small Business Package	$15.00/Month
Enhanced Business Package	$23.00/Month
Premier Business Package	$30.00/Month

Positive Pay (PP)

ACH PP	$35.00/Month
Check PP	$35.00/Month
ACH & Check PP	$60.00/Month

ACH

ACH Return/Rejection Fee	$25.00/Per Item
ACH Chargeback Fee	$15.00/Per Item

MasterCard Debit & Credit Cards

Foreign ATM – transactions/inquires	$1.00
(No fee when using a SFCU ATM)	
Replacement Card	$10.00
(Free for damaged, fraud, or name change)	
Mail Rush Card	$25.00

Wire Transfers

Outgoing Domestic – In Person	$20.00
Outgoing International – In Person	$30.00
Outgoing Domestic – Online Banking	$15.00
Outgoing International – Online Banking	$25.00

Miscellaneous Products & Services Fees

ACH/Debit Loan Payments by Phone	$10.00
(Free self-service ACH loan payments available online)	
Certified Personal Check	$10.00
Foreign Check Collection	$30.00
Legal Processing	$100.00
(Subpoena, Garnishee, Tax Levy, Restraining Order)	
Money Order - $1,000.00 limit	$1.00
Non-Member Check Cashing	$5.00/transaction
(Checks drawn on SFCU accounts)	
Official Check – payable to others	$1.00
Protest Check	$20.00
Return Check Items	$25.00
Return Deposit Items	$15.00
Stop Payment	$25.00
(Check, ACH, Bill Payer, Official Check/Money Order)	

How to Avoid Fees:

- **Free Bill Pay!** Scheduling payments through our CU-Online service has never been easier. Just enter the payee's information and pick the date you want it to be paid! You can modify or cancel payments before they're sent out giving you control to help avoid fees like stop payment, courtesy pay, overdraft, and return item.
- **Keep track...** Record your deposits and withdrawals. Knowing how much money is in your account can help avoid overdraft and return item fees. Sign up for CU-Online, you'll have all your current account information right at your fingertips!
- **Use our ATMS!** We allow free unlimited ATM transactions at machines we own. This will save you the $1.00 Foreign ATM fee plus the often-pricey surcharge the owner of the ATM may impose!
- **SFCU also participates in the CO-OP Surcharge Free ATM network. The advantage to you?** You can use your SFCU card at a CO-OP ATM and not be charged that annoying surcharge! Our low Foreign ATM fee will still apply because it's not owned by SFCU, but the savings will be worth it! Visit www.sfcuonline.org and use the CO-OP ATM Locator to find a surcharge free ATM near you.
- **Apply for Business Overdraft Protection ...** An overdraft line of credit product that can be used to help protect you when an error is made in your checking account or advance yourself a loan without a ding to your credit report!