

Business Account Schedule of Fees

The following list of fees is current as of June 1, 2024. All fees subject to change.

GENERAL FEES	
Account Research or Reconciliation (per 1/2 hour)	\$30
Copy of Paid Check, Cashier's Check, Deposited Item, Paper Statement, or other record	\$5
Membership Fee (one time)	\$9
Legal Process Fee (Liens, Levies, Garnishments, Subpoenas, etc.)	\$50
Non-sufficient Funds (Paid or Returned) per presentment	\$26
Charge Backs	\$10
Re-Deposits per presentment	\$15
Stop Payments per presentment	\$20
Merchant Deposit Correction	\$1
Mixed Bag Coin-in per bag	\$5
Standard Bag Coin-in per bag	\$4
Rolled Coin-in or out per bag	\$0.10
WIRE TRANSFER FEES	
Domestic (outgoing)	\$20
Foreign (outgoing)	\$45
Domestic (incoming)	\$10
Foreign (incoming)	\$15

BUSINESS ACCOUNT FEES	
Business Share Savings No monthly service charge with \$1,000+ deposits in combined business accounts. Monthly Service Charge if below minimum balance.	Free
Business Money Market No monthly service charge with \$10,000 minimum daily balance. Monthly Service Charge if below minimum balance.	\$10
Basic Business Checking No monthly service charge with \$2,500 minimum daily checking balance of \$5,000 average in combined accounts. Monthly Service Charge if Below minimum balance.	\$10

ATM AND ACH FEES	
ATM Transactions or Inquiries at USCCU, CoOp, shared network or Citibank (Branch Only)* ATMs	Free
ATM Transactions or Inquiries at non-USCCU, non-Co-Op or shared network ATMs (i.e. PLUS, STAR, etc.)**	\$1
ATM Deposit Adjustment (per occurrence)	\$25
Non-sufficient Funds - ATM and ACH Items per presentment	up to \$26

*Citibank Free ATM transactions or inquiries apply only to ATMs at Citibank branch locations.
**When you use an ATM not displaying the USCCU or Co-Op ATM symbols. The ATM owner may charge additional fees.






Federally Insured by NCUA

Business Account Summary

At USC Credit Union, you'll discover a partner dedicated to your success and a community eager to support your journey. Whether you're a budding startup, a growing small business, or a local non-profit in the Los Angeles or Orange counties, we have the business solutions, tools, and resources to help you manage your daily finances and navigate your future.

Rates may vary and change without notice.

	 Business Share Savings	 Business Money Market	 Business Checking
Product Summary	The starter savings account to save for taxes, new investments, future projects, and unexpected expenses.	A tiered dividend structure rewards higher balances with higher yields while providing liquidity.	A feature rich checking account that covers the essentials for your business.
Minimum Initial Deposit	\$9 one-time membership fee \$1 deposit required to maintain membership	\$10,000 opening balance requirement	\$200
How to Avoid Monthly Service Charge	\$1,000+ in Business Deposits with USCCU	\$10,000 minimum daily balance	\$2,500 minimum daily balance in checking OR \$5,000 average daily balance
Service Charge (if requirements not met)	\$5 monthly	\$10 monthly	\$10 monthly
Interest Earned	Dividends paid monthly with minimum balance of \$1,000	Dividends are earned daily and credited and compounded monthly at the rate which corresponds to your account balance	N/A
Additional Details	Unlimited no-fee ATM transactions per month	6 free withdrawals per month*	100 free transactions per month at no-fee ATMs. Thereafter, a \$0.30 fee per transaction applies.

*During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.

Enjoy free transactions at more than **30,000 Co-Op Network ATMs** and **5,000 Shared Branch locations.**