

## Business Accounts

Sooper Credit Union offers Business Accounts that are convenient to use and give you the flexibility you need. Enjoy around-the-clock access to your accounts via online banking whether you're at home, in the office or traveling. Start with your Business Savings account to maintain membership with the credit union, and then simply pick the checking account that is most appropriate for your needs based on the minimum balance you keep.

## Business Savings

This account maintains your membership in the credit union. For savings accounts, there is a minimum daily balance of \$100 required to avoid a monthly service fee.

## Business Checking

This account is designed with the small business owner in mind. A minimum balance of \$1,000 waives the monthly service charge.

## Business Interest Checking

If your business carries slightly larger balances, you can earn interest with this account. The minimum balance to earn interest is \$15,000. The minimum balance to have the monthly service charge waived is \$15,000.

## Business Money Market

This account pays higher interest without locking your money up for a specific amount of time.

## Business Certificate of Deposit Accounts

Invest and earn the highest rate of return in a time deposit account. You can ladder your investments in a variety of terms:

6 months • 12 months • 24 months • 36 months  
48 months • 60 months

### CHECKING ACCOUNT FEES

Checking Minimum Balance Fee	\$7.50	per month if balance falls below \$1,000.00 (New members have 90 days to bring the balance up to \$1,000.00)
Interest Checking Minimum Balance Fee	\$15.00	per month if balance falls below \$15,000.00 (New members have 90 days to bring the balance up to \$15,000.00)
Non-Sufficient Funds (NSF) Fee	\$30.00	per returned item
Stop Payment Fee ACH/Checks	\$30.00	per request
NSF ACH Fee	\$30.00	per item

### SERVICE FEES

Business Interest Checking per item processing fee	\$ .30	per item after 500 items per month
Currency Counting	\$ .10	per \$100.00
Currency Orders	\$ .40	per \$1000.00
Coin Counting	2%	per \$100.00
Coin Orders	\$ .10	per roll
Security Deposit Bags	\$ 1.00	each after first 24
Deposited Item Return Fee	\$10.00	per item
Account Reconciliation Fee	\$30.00	per hour
Account Research Fee	\$30.00	per hour
Legal Process Fee	\$50.00	each time
Item Sent for Collection Fee	\$10.00	per item
Copy of Check Fee	\$2.00	each
Copy of CU Issued Check	\$2.00	each
Third Party Check Pay Fee	\$2.00	each check
Cashiers Check	\$5.00	each
Account Re-Open Fee	\$10.00	each time
FAX Service	\$2.00	per page
Returned Mail Fee	\$5.00	each time
Signature Guarantee	\$15.00	each signature
Statement Copy	\$5.00	per copy
Wire Transfer - International	\$40.00	per transfer
Wire Transfer - Outgoing	\$20.00	per transfer
Inactive Account Fee	\$10.00	per year after one year
Nonproprietary ATM Withdrawal/Transfer Fee	\$1.00	each after six ATM withdrawals in a month at no charge
Plastic Card Replacement Fee	\$20.00	each time

### SAVINGS ACCOUNT FEES

Share Minimum Balance Fee	\$5.00	per month if minimum daily balance of \$100 is not maintained (New members have 90 days to bring the balance up to \$100)
Money Market Excessive Withdrawal Fee	\$10.00	per withdrawal if more than 3 withdrawals per month
Share Savings Re-Open Fee	\$10.00	each time
Share Savings Excessive Withdrawal Fee	\$1.00	per withdrawal if more than 4 withdrawals per month
NSF Transfer from Savings Fee	\$5.00	each time
NSF ACH Fee	\$30.00	per item



We do business in accordance with the federal Fair Housing Law and the Equal Credit Opportunity Act.

[www.soopercu.org](http://www.soopercu.org)