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
Stop Payment Fee ACH/Checks
NSF ACH Fee
$30.00 per returned item
$30.00 per request
$30.00 per item

SERVICE FEES
Business Interest Checking per item processing fee
Currency Counting
Currency Orders
Coin Counting
Coin Orders
Security Deposit Bags
Deposited Item Return Fee
Account Reconciliation Fee
Account Research Fee
Legal Process Fee
Item Sent for Collection Fee
Copy of Check Fee
Copy of CU Issued Check
Third Party Check Pay Fee
Cashiers Check
Account Re-Open Fee
FAX Service
Returned Mail Fee
Signature Guarantee
Statement Copy
Wire Transfer - International
Wire Transfer - Outgoing
Inactive Account Fee
Nonproprietary ATM Withdrawal/Transfer Fee
Plastic Card Replacement Fee
$3.00 per item after 500 items
$0.30 per item
$0.10 per $100.00
$0.40 per $100.00
$2.00 per $100.00
$0.10 per roll
$1.00 each after first 24
$10.00 per item
$10.00 per item
$5.00 each
$10.00 each
$2.00 each
$2.00 each
$2.00 each check
$5.00 each
$10.00 each
$2.00 per page
$5.00 each
$15.00 each signature
$5.00 per copy
$40.00 per transfer
$20.00 per transfer
$10.00 per year after one year
$1.00 each after six ATM withdrawals
in a month at no charge
$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
Share Savings Re-Open Fee
Share Savings Excessive Withdrawal Fee
NSF Transfer from Savings Fee
NSF ACH Fee
$10.00 per withdrawal if more than 3 withdrawals per month
$10.00 each time
$1.00 per withdrawal if more than 4 withdrawals per month
$5.00 each time
$30.00 per item

www.soopercu.org