

# BUSINESS ACCOUNTS SCHEDULE OF FEES & CHARGES



Effective: January 1, 2026

## GENERAL FEES

Membership/Association fee .....	\$15.00
<small>(waived with a minimum initial deposit of \$25) (one-time)</small>	
Closed account (per membership, if closed within the first 31 days) .....	\$20.00
Returned mail/bad address (annually) .....	\$5.00
Dormancy notification fee .....	\$2.00
Paper statement fee (per month) .....	\$5.00
<small>(waived with eStatements or Members under 18) (excludes Visa and HELOC statements)</small>	
Statement copy (per statement).....	\$5.00
Stop payment on corporate, cashiers' or personal checks, ACH, bill pay or unclaimed bill pay check (per item) .....	\$25.00

## WIRE TRANSFERS

Incoming wire.....	\$10.00
Outgoing wire (domestic only) .....	\$35.00

## NON-SUFFICIENT FUNDS (NSF)

NSF fee (per item) .....	\$14.00
<small>(includes checks, ACH, debit, credit or bill pay presented against insufficient funds)</small>	
Overdraft transfer from other account (per transfer).....	\$5.00
<small>(excluding line of credit)</small>	

## CARD SERVICES

All in network transactions (unlimited).....	FREE
<small>(Southland ATM network includes all Southland and CO-OP® ATMs)</small>	
All out of network transactions and inquiries (per transaction) .....	\$3.00
Replacement ATM/check card fee .....	\$5.00
Rush ATM/check card fee .....	\$35.00
Deposit adjustment through CO-OP® Shared Branch/ATM/Visa® network .....	\$25.00
Dispute/charge-back credit/debit card transaction by phone .....	\$25
Visa foreign transactions in foreign currency (of transaction amount).....	1%
Visa foreign transactions in U.S. currency (of transaction amount) .....	0.8%

## ACCOUNT SERVICES

Collection item (foreign checks) .....	\$25.00
Account research and/or reconciliation (per hour).....	\$50.00
Archived document retrieval .....	Actual costs + research fee
Legal processes (subpoena, levy, attachment) (per hour, min. one hour) .....	\$50.00

## DIGITAL BANKING DISCOUNTS

Statement copy.....	FREE
Copy of paid check (unlimited) .....	FREE
Stop payment order on personal checks, ACH or bill pay (per item) .....	\$5.00
Dispute/charge-back credit/debit card transaction .....	FREE

## BUSINESS SAVINGS

Business Savings monthly service fee (per month) .....	\$5.00
<small>(waived for Members with Business Checking)</small>	

## BUSINESS CHECKING

Core Checking monthly service fee (per month) .....	\$15.00
<small>(waived with an average deposit balance of \$2,500 or more)</small>	
Transaction* fee:	
0-150 transactions .....	FREE
151 + (per transaction) .....	\$0.30
Elite Checking monthly service fee (per month) .....	\$25.00
<small>(waived with an average deposit balance of \$5,000 or more)</small>	
Transaction* fee:	
0-300 transactions.....	FREE
301 + (per transaction) .....	\$0.30
Nonprofit Checking monthly service fee (per month).....	\$5.00
Transaction* fee:	
0-150 transactions .....	FREE
151-300 (per transaction) .....	\$0.10
301 + (per transaction) .....	\$0.30
Image of paid check through Digital Banking.....	FREE
Temporary checks (free at account opening) (per sheet).....	\$5.00
Copy of paid check (per check).....	\$5.00
Inactivity fee (after 1 year of inactivity) (per month).....	\$5.00

## MISCELLANEOUS

Corporate/cashier's check withdrawal payable to third party .....	\$5.00
Non-Member check cashing fee (per item).....	\$10.00
Verification of deposit.....	\$15.00
Coin exchange of loose coin .....	10%
Business account boxed coin purchase (per box) .....	\$3.50
Business accounts cash deposits (per \$100) .....	\$0.50
<small>(total deposits in excess of \$10,000 per month)</small>	
Business account cash purchase (per strap) .....	\$0.75
<small>(total withdrawals in excess of \$10,000 per day)</small>	
Notary Service for non-credit union related business (per signature) .....	\$15.00

\*Transactions include: checks cleared, checks deposited, all external debits and credits (internal transfers not included). Fees apply to all Southland Credit Union business accounts. Please refer to business account disclosures for full terms, conditions and additional information.

