



P. O. Box 419001 Melbourne, FL 32941  
(321) 752-2222 or (800) 447-7228

### Business Rate and Fee Schedule

Type of Account	Balance	Variable Rate Annual Percentage Yield (APY)	Dividend/Interest Rate
<input type="checkbox"/> Share Savings/Optional Savings/ My Way Account (eff. February 2015)	Up to \$499.99	0.08%	0.08%
	\$500- \$2,499.99	0.08%	0.08%
	\$2,500-\$9999.99	0.12%	0.12%
	\$10,000-\$49,999.99	0.18%	0.18%
	\$50,000-\$99,999.99	0.22%	0.22%
	\$100,000 and above	0.27%	0.27%
<input type="checkbox"/> IRA Savings (eff. March 2015)	Up to \$2,499.99	0.20%	0.20%
	\$2,500- \$9,999.99	0.25%	0.25%
	\$10,000-\$24,999.99	0.30%	0.30%
	\$25,000-\$49,999.99	0.35%	0.35%
	\$50,000-\$99,999.99	0.40%	0.40%
	\$100,000-\$249,999.99 \$250,000 and above	0.45% 0.50%	0.45% 0.50%
<input type="checkbox"/> Money Market Savings (eff. March 2015)	Up to \$2,499.99	0%	0%
	\$2,500- \$9,999.99	0.15%	0.15%
	\$10,000-\$24,999.99	0.20%	0.20%
	\$25,000-\$49,999.99	0.25%	0.25%
	\$50,000-\$99,999.99	0.30%	0.30%
	\$100,000-\$249,999.99 \$250,000 and above	0.40% 0.40%	0.40% 0.40%
<input type="checkbox"/> Health Savings Checking Account (eff. March 2015)		1.01%	1.00%
<input type="checkbox"/> Free Business Checking		No Dividends/Interest Paid	
<input type="checkbox"/> Business Advantage Checking		No Dividends/Interest Paid	
<input type="checkbox"/> Business Platinum Interest Checking (eff. March 2015)	Up to \$4,999.99	0%	0%
	\$5,000- \$9,999.99	0.15%	0.15%
	\$10,000-\$24,999.99	0.20%	0.20%
	\$25,000-\$49,999.99	0.25%	0.25%
	\$50,000-\$99,999.99	0.30%	0.30%
	\$100,000-\$249,999.99 \$250,000 and above	0.40% 0.40%	0.40% 0.40%
<input type="checkbox"/> Business Interest Checking (eff. March 2015)	Up to \$7,499.99	0%	0%
	\$7,500- \$9,999.99	0.17%	0.17%
	\$10,000-\$24,999.99	0.21%	0.21%
	\$25,000-\$49,999.99	0.25%	0.25%
	\$50,000-\$74,999.99	0.30%	0.30%
	\$75,000-\$99,999.99 \$100,000 and above	0.35% 0.35%	0.35% 0.35%

Attach the Rate and Fee Schedule to your Agreement and Disclosures document.  
The Rate and APY for each account is current as of the effective date above

**Schedule of Fees- Business Products**

**Savings (if below min balance)**

Savings Account (below \$300) .....	\$3.00/mo
Money Market Savings (below \$2,500) .....	\$12.00/mo

**Checking Account Fees (if below min balance)**

Free Business Checking (no minimum balance) .....	Free
250 free credit/debits .....	\$0.30/item over
Business Advantage Checking (if below \$2,500) .....	\$25.00/mo
500 free credit/debits .....	\$0.30/item over
Business Interest Checking (if below \$4,500) .....	\$25.00/mo
250 free credit/debits .....	\$0.30/item over
Business Platinum Interest Checking (if below \$50,000) .....	\$30.00/mo
500 free credit/debits .....	\$0.30/item over

**Credit and Debit Card**

Priority card issuance .....	\$15.00 per card
Sales Draft Copy .....	\$20.00
Non-sufficient funds for Debit Card purchases .....	\$30.00
Credit Card Late payment fee (excl. grace period) .....	\$30.00
Over your Credit Card limit .....	\$25.00

**Automated Teller Machine Fees**

Transactions or inquiries on non-SCCU ATMs .....	\$1.50
(does not apply to shared service center transactions)	
Denials on non-SCCU ATMs .....	\$0.50
Overdrawn account through ATM .....	\$30.00
Automatic Overdraft Transfers does not apply	
Overdrawn account through Point of Sale (POS) .....	\$30.00
or MoneyPlus (MP)	

**Bill Payer**

Bill Payer Service .....	Free
Stop Payment of preauthorized checks.....	\$30.00

**Safe Deposit Box Rental Fee:**

3x5 .....	\$50.00/yr
5x5 .....	\$70.00/yr
3x10 .....	\$80.00/yr
5x10 .....	\$100.00/yr
10x10 .....	\$175.00/yr
Late Fee .....	\$5.00
Box Drilling Fee .....	\$100.00 min
Key Replacement .....	\$10.00 min

**Special Services**

Copy or Inquiry of a cleared SCCU draft.....	\$2.00
Copy of SCCU Teller check.....	\$2.00
Check Images CD Services.....	\$5.00
Batch Correction Fee.....	\$2.00
Visa Gift Card.....	\$5.00
Money orders .....	\$1.00
Returned deposited checks drawn on another institution .....	\$30.00
Bond Coupon Redemption .....	\$5.00/envelope
Telephone Inquiries (non Call-24).....	\$1.00
Incoming Wire .....	\$10.00
Outgoing Wire (Domestic) .....	\$15.00
Outgoing Wire (Outside U.S.) .....	\$35.00 min
Western Union/ Commercial Money Orders.....	Varies with amount
Copy Service.....	\$0.25 each
Levies and Writs.....	\$75.00 per document
Verification of Deposit.....	\$15.00
.....	Expedited \$25.00

**Other Fees:**

SCCU Membership Fee .....	\$5.00
Dormant Account.....	\$5.00/mo
if no member generated activity within 24 mo	
Automatic Overdraft Transfers .....	\$5.00
to cover share drafts, automatic payments, transfer of funds, point of sale	
Stop Payment Order .....	One Check \$27.00
.....	Series \$35.00
Stop Payment on SCCU Teller check.....	\$30.00
Account Reconciliation (by appt) .....	\$25.00/hr
Account Research .....	\$20.00/hr
Non-sufficient Funds due to share draft .....	\$30.00
Including automatic payments	
Uncollected Funds Fee.....	\$30.00
Check cashing fee.....	\$5.00
if amount of cash returned exceeds amount on deposit	
Rejected Checks due to third party printing .....	\$2.00/item
Loan Modification Fee .....	Varies with amount
Subordination Fee (\$75 if the new 1st Mtg is with SCCU).....	\$150.00
External transfer into SCCU account .....	Free
External transfer out of SCCU account to another institution .....	\$2.00
External transfer failed transaction fee (non-sufficient funds) .....	\$30.00