BUSINESS SERVICES AT
SPACE COAST CREDIT UNION
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
☐ Share Savings/Optional Savings/ My Way Account (eff. May 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%
☐ IRA Savings (eff. June 2016)	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	0.45%	0.45%
	$250,000 and above	0.50%	0.50%
☐ Money Market Savings (eff. June 2016)	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	0.40%	0.40%
	$250,000 and above	0.40%	0.40%
☐ Health Savings Checking Account (eff. June 2016)		1.01%	1.00%
☐ Free Business Checking		No Dividends/Interest Paid	
☐ Business Advantage Checking		No Dividends/Interest Paid	
☐ Business Platinum Interest Checking (eff. June 2016)	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	0.40%	0.40%
	$250,000 and above	0.40%	0.40%
☐ Business Interest Checking (eff. June 2016)	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	0.35%	0.35%
	$100,000 and above	0.35%	0.35%

Attach the Rate and Fee Schedule to your Agreement and Disclosures document.
The Rate and APY for each account type 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 (does not apply to shared service center transactions)	$1.50
Denials on non-SCCU ATMs	$0.50
Overdrawn account through ATM Automatic Overdraft Transfers does not apply	$30.00
Overdrawn account through Point of Sale (POS) or MoneyPlus (MP)	$30.00

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

Quicken Direct Connect	$9.00
QuickBooks Direct Connect	$15.00
Copy or Inquiry of a cleared SCCU draft	$2.00
Copy of SCCU Teller check	$2.00
Batch Correction Fee	$2.00
Visa Gift Card	$5.00
Money orders	$1.00
Official Check	$3.00
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 if no member generated activity within 24 mo	$5.00/mo
Automatic Overdraft Transfers to cover share drafts, automatic payments, transfer of funds, point of sale	$5.00
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 Including automatic payments	$30.00
Uncollected Funds Fee	$30.00
Check cashing fee if amount of cash returned exceeds amount on deposit	$5.00
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

Space Coast Credit Union provides you with basic financial services at the most favorable rates and terms possible. Because we are a not-for-profit organization, we've been able to keep fees on our services to a minimum.