



Business Fee Schedule Effective April 1, 2024

Service Federal Credit Union Corporate Offices
P.O. Box 1268, Portsmouth, NH 03802 | 800.936.7730

This Fee Schedule sets forth the conditions, fees and charges applicable to your Free Business Checking, BusinessPlus Checking, Business Share Account, Business Money Market, and Business Share Certificates at Service Federal Credit Union ("Service Credit Union"). This schedule is incorporated as part of your account agreement with Service Credit Union.

Checking Account Pricing		
	Free Business Checking	BusinessPlus Checking
Monthly Maintenance Fee	\$0	\$15
Avg. Daily Balance to Waive Fee	\$0	\$10,000

Business Account Fees

Checking Account Fees

Savings Transfer Overdraft Protection (S.T.O.P.) per transfer	FREE
Courtesy Pay Program (up to \$1,250 overdraft limit).....	\$19
<i>Everyday debit card and ATM transactions that are less than or equal to \$15 will not be charged a Courtesy Pay Fee.</i>	
Temporary Share Draft Issuance Fee - per draft (minimum of 4 drafts must be purchased).....	\$.50
Check Orders, Deposit Tickets, Depository Bags, Related Supplies and Printing	Prices vary
Check Copy - per item	\$1.50

Card/Point of Sale (POS) Denial Fees

Pin Replacement - per item.....	\$2
Standard Debit Card Replacement	\$9
Rush Debit Card Replacement.....	Up to \$150

Insufficient Funds

Returned Items/Includes NSF(per return).....	\$19
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Bill Pay Fee

Bill Pay Claim(s)	\$38
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Money Market Low Balance Fees

Business Money Market (under \$2,500)	\$5
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International Activities

Euro Check	\$4
International Bill Payments Online - per transfer	\$1
In-branch - per transfer	\$2
Foreign Bank Research Fee	€31
International Wire Transfer Fee (outgoing)	\$40
Force Posted V PAY Transactions.....	\$30

Miscellaneous

Stop Payment - per request	\$30
Checks drawn on Non-U.S. Banks - per item	\$18
Cashier's Check - per check.....	\$5
Statement Copy - per statement period	\$2
Bad Address Returned Item - per return	\$5
Inactive Account - per month (<i>after 12 months of inactivity</i>)	\$10
Research Fee - per hour	\$25
Levy/Garnishment/Legal Service Fee - per action	\$100
Online Banking Account to Account Transfer - outbound - Standard	Free
Foreign Transaction Fee- Debit	Up to 1% of the transaction amount
[A foreign transaction is one with a foreign merchant regardless of where you may be located]	
Domestic Wire Transfer Fee Outgoing.....	\$20
Incoming.....	Free
Money Order.....	\$3

Transaction Limitations

Debit cards are subject to a daily cash withdrawal limit of \$1,000 per calendar day. This limit may be less if Service CU network is temporarily unavailable.

Terminals not owned by us, which may be accessed by your debit card, may have additional limitations.

The maximum number of Courtesy Pay Fees per day is 12.



Business Rate Schedule

Service Federal Credit Union Corporate Offices
P.O. Box 1268, Portsmouth, NH 03802 | 603.422.8300

This Rate Schedule sets forth the rates applicable to the accounts listed below. This schedule is incorporated as part of your account agreement with Service Credit Union.

Effective January 2, 2026

TYPE OF ACCOUNT	MINIMUM AVERAGE DAILY BALANCE TO OBTAIN APY	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
\$5.00 To Open An Account				
BUSINESS SAVINGS	50.00		0.250%	0.25%
BUSINESS SECONDARY SAVINGS	50.00		0.250%	0.25%
FREE BUSINESS CHECKING	N/A		N/A	N/A
BUSINESS PLUS CHECKING	10,000.00		0.349%	0.35%
	25,000.00		0.399%	0.40%
BUSINESS MONEY MARKET	2,500.00		0.549%	0.55%
	25,000.00		0.698%	0.70%
	100,000.00		1.687%	1.70%
	250,000.00		2.472%	2.50%
CERTIFICATES				
BUSINESS SHARE CERTIFICATES	500.00	3 MONTHS	3.203%	3.25%
	500.00	6 MONTHS	3.203%	3.25%
	500.00	7 MONTHS	3.928%	4.00%
	500.00	9 MONTHS	3.445%	3.50%
	500.00	11 MONTHS	3.154%	3.20%
	500.00	12 MONTHS	3.203%	3.25%
	500.00	15 MONTHS	3.057%	3.10%
	500.00	18 MONTHS	2.960%	3.00%
	500.00	24 MONTHS	2.960%	3.00%
	500.00	36 MONTHS	2.325%	2.35%
	500.00	48 MONTHS	2.423%	2.45%
	500.00	60 MONTHS	2.472%	2.50%

Rates change semi-monthly

Certain rate restrictions & requirements apply. Please ask for complete disclosure details.

ANY TERM BETWEEN 6 MONTHS AND 60 MONTHS MAY BE NEGOTIATED.

Rates subject to change without notice.

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION SHARE INSURANCE FUND.