



BUSINESS SERVICES

BUSINESS SERVICES FEE SCHEDULE¹

Effective November 1, 2024

ACH (Automated Clearing House)

ACH Online Module\$30.00 per month

ATM / Visa Debit Card

ATM Deposit Correction \$10.00 per check
Card Replacement No fee
Expedited Card Replacement \$30.00 per card²
Courtesy Pay (requires your opt-in)
Items \$0.01 - \$0.99 No fee
Items \$1.00 - \$4.99 \$1.00 per presentment
Items \$5.00 - \$9.99 \$5.00 per presentment
Items \$10.00 - \$29.99 \$10.00 per presentment
Items \$30.00+ \$14.00 per presentment
International Service Assessment Pass through fees (foreign transaction)
Non-SESLOC and Non-CO-OP ATM \$2.00 per transaction
Point of Sale Purchase No fee³
SESLOC Proprietary and CO-OP ATMs..... No fee

Cashier's Check

Members \$3.00 per check
Stop Payment (lost/stolen)..... \$20.00 per order

Checking / Bill Pay / Electronic Transaction (ACH)

Check Orders Cost based on selection
Collection Item..... Pass through fee + \$35.00 per item
Courtesy Pay
Items \$0.01 - \$0.99 No fee
Items \$1.00 - \$4.99 \$1.00 per presentment
Items \$5.00 - \$9.99 \$5.00 per presentment
Items \$10.00 - \$29.99 \$10.00 per presentment
Items \$30.00+ \$14.00 per presentment
Non-Member Check Cashing \$5.00 per check
Overdraft from Share Savings or Money Market Account No fee
Returned for Non-Sufficient Funds (NSF) \$14.00 per presentment
Stop Payment - Draft or ACH (new or renewal) \$20.00 per order

Copies

Account History Printout \$2.00 per request
Cashier's Check \$3.00 per check
Deposited Item \$3.00 per item
Other Credit Union Item \$3.00 per item
Share Draft - Online No fee
Share Draft - 2 Free Per Month, Then..... \$3.00 per draft
Statement Copy - Online No fee
Statement Copy \$5.00 per statement

Foreign Checks

Item Returned Pass through fee + \$20.00 per item⁴
Item Processing - Non-Collection \$35.00 shipping fee + \$20.00 per item⁴
Item Processing - Collection \$35.00 shipping fee + \$35.00 per item⁴

Loan Payment - EasyPay

ACH Payment No fee

Membership

New Account Membership Fee \$5.00
Inactive Account Fee \$3.00 per month⁵

Notary

SESLOC Document No fee

Returned Payment

Returned Items \$15.00 per item

Research / Legal

Account Research Document cost + \$20.00 per hour
Collateral Protection Insurance \$25.00 per placement⁶
Escheat Notice \$2.00 per notice
Legal Process - Levy / Garnishment \$75.00 per notice
Locator Fee (outdated address) \$3.00 per address
Repossession Processing Outside agency fee + \$100.00 per vehicle

Verification of Deposit

Deposit Verification for Other Institutions \$10.00 per request
Deposit Verification - Rush \$25.00 per request

Wire Transfers

Incoming Wire..... \$10.00 per wire
Outgoing Domestic Wire \$25.00 per wire

Other Fees

Any fees or charges assessed to the credit union for extra service or special handling of your account are passed on to you.

- 1. The fees above are applicable to Basic Business Checking, Business Checking, Non-Profit Checking and all Business Savings accounts. A separate fee schedule applies for Analyzed Business Checking.
2. Fee for rush shipping of a replacement card to the address on file.
3. Merchant surcharges and fees cannot be waived.
4. Plus any pass through processing fees charged by paying institution.
5. For memberships with no transactions for more than 12 months, account balances less than \$200.00 total, and no other services being used.
6. Plus cost of insurance.

(805) 543-1816 ♦ SESLOC.ORG



SESLOC Credit Union reserves the right to change this Business Services Fee Schedule at any time. You will be notified as required by law of any changes in fees charged to your account(s). Refer to sesloc.org or visit any branch office for the most current Business Services Fee Schedule.

Federally insured by NCUA, a U.S. Government Agency.

	BASIC BUSINESS CHECKING	BUSINESS CHECKING	NON-PROFIT CHECKING	BUSINESS MONEY MARKET
Monthly Service Fee	\$7.00 Waived with \$1,500.00 minimum daily balance	\$10.00 Waived with \$3,000.00 minimum daily balance	NONE	\$10 Waived with \$5,000.00 minimum daily balance
Checks Cleared	75 Free per month \$0.15 each additional	150 Free per month \$0.15 each additional	NONE	NONE
Checks Deposited	75 Free per month \$0.15 each additional	150 Free per month \$0.15 each additional	NONE	NONE
Currency Deposited	\$2,000.00 Free \$0.20 per \$100.00 thereafter	\$4,000.00 Free \$0.20 per \$100.00 thereafter	NONE	NONE
Coin Deposited	Up to \$50.00 Free \$0.20 per \$100.00 thereafter	Up to \$50.00 Free \$0.20 per \$100.00 thereafter	NONE	NONE
Change Order	\$3.00	\$3.00	NONE	NONE