



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

Business Rate and Fee Schedule

Effective Date: 10/1/2009

Type of Account	Balance	Variable Rate Annual Percentage Yield (APY)	Dividend/Interest Rate
<input type="checkbox"/> Share Savings/ Optional Savings/ My Way Account	Up to \$499.99	0.45%	0.45%
	\$500- \$2,499.99	0.55%	0.55%
	\$2,500-\$9999.99	0.60%	0.60%
	\$10,000-\$49,999.99	0.60%	0.60%
	\$50,000-\$99,999.99	0.65%	0.65%
	\$100,000 and above	0.70%	0.70%
<input type="checkbox"/> Business Interest/High Yield Checking	Up to \$4,999.99	0%	0%
	\$5,000- \$9,999.99	1.10%	1.11%
	\$10,000-\$24,999.99	1.20%	1.21%
	\$25,000-\$49,999.99	1.25%	1.26%
	\$50,000-\$99,999.99	1.30%	1.31%
	\$100,000-\$249,999.99	1.35%	1.36%
	\$250,000 and above	1.40%	1.41%
<input type="checkbox"/> Free Business Checking		No Dividends/Interest Paid	
<input type="checkbox"/> Business Advantage Checking		No Dividends/Interest Paid	
<input type="checkbox"/> IRA Savings		1.40%	1.41%
<input type="checkbox"/> Money Market Savings	Up to \$2,499.99	0%	0%
	\$2,500- \$9,999.99	1.10%	1.11%
	\$10,000-\$24,999.99	1.20%	1.21%
	\$25,000-\$49,999.99	1.25%	1.26%
	\$50,000-\$99,999.99	1.30%	1.31%
	\$100,000-\$249,999.99	1.35%	1.36%
	\$250,000 and above	1.40%	1.41%
<input type="checkbox"/> Health Savings Checking Account		3.30%	3.34%

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.

SCCU Membership Fee	\$5.00
Money Market Savings, balance below \$2,500 min during the month	\$12.00
Dormant Account, no member generated activity within 24 months	\$5.00
Uncollected Funds Fee	\$29.00
Automatic Overdraft Transfers (to cover share drafts, automatic payments, transfer of funds, point of sale)	\$5.00
Stop Payment Order	\$27.00
Account Reconciliation (by appt)	\$25.00
Account Research	\$20.00
Non-sufficient Funds due to share draft including automatic payments (example: life insurance, mortgage payments, health club payments)	\$29.00

Copy or Inquiry of a cleared SCCU draft	\$2.00
Savings Account Only- balance below \$300 min during the month	\$3.00
Rejected Checks due to third party printing, per item	\$2.00
Continuous Overdraft	\$2.95
Returned Check Fee	\$5.00

ATM Card

Non CU-24 ATM transactions or inquiries on foreign machines	\$1.25
Non CU-24 ATM denials on foreign machines, each	\$0.50
CU-24 deposits, withdrawals, transfers	\$0.50
Overdrawn account through ATM (Overdraft protection does not apply)	\$29.00

Bill Payer - No Monthly Service Charge
- No per payment fee

Business Checking

Business Advantage Checking (balances below \$2,500)	\$17.50 per month
Business Interest Checking (balances below \$4,500)	\$18.00 per month
Business High Yield Checking (balances below \$75,000)	\$20.00 per month

ACH Payroll Services

Free Business Checking	\$0.50 per transaction
Business Advantage Checking	\$0.25 per transaction
Business Interest Checking	\$0.10 per transaction

Debits (All Debits/Withdrawals)

Free Business Checking	\$0.25 per check (75 free per month)
Business Advantage Checking	\$0.27 per check (200 free per month)
Business Interest Checking	\$0.27 per check (125 free per month)
Business High Yield Checking	\$0.27 per check (250 free per month)

Credits (All Deposited Items)

Free Business Checking	\$0.25 per check (175 free per month)
Business Advantage Checking	\$0.27 per check (300 free per month)
Business Interest Checking	\$0.27 per check (125 free per month)
Business High Yield Checking	\$0.27 per check (500 free per month)

Check Image CD Service	\$5.00
Batch Correction Fee	\$2.00

Special Services

Visa Gift Card	\$4.00
Traveler's Checks	per \$100 \$1.50
Money orders	\$1.00
Returned deposited (to me from me) checks drawn on another institution	\$29.00
Bond Coupon Redemption	\$5.00
Telephone Inquiries (non Call-24)	\$1.00
Stop Payment on credit union check	\$25.00
Safe Deposit Box Rental Fee	
3x5	\$25.00 per year
3x10	\$40.00 per year
5x10	\$60.00 per year
10x10	\$100.00 per year
Safe Deposit Box Drilling Fee	\$100.00 min.
Safe Deposit Box Rental Late Fee	\$5.00
Safe Deposit Box Key Replacement	\$10.00 min.
Copy of Credit Union check	\$2.00
Incoming Wire	\$10.00
Outgoing Wire (Domestic)	\$17.50
Outgoing Wire (Outside U.S.)	min. \$40.00
Western Union/ Commercial Money Orders	Varies with amount
Copy Service	each \$0.25
Levies and Writs	per document \$25.00
Teller Withdrawal fee (3 free per month)	\$2.00
Verification of Deposit	\$15.00
Check cashing fee if amount of cash returned exceeds amount on deposit	\$3.00
Subordination Fee (\$75 if the new 1 st Mtg is with SCCU)	\$150.00

External Account Transfers

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)	\$29.00
Loan Modification Fee	Varies with loan type and amount

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.