TRAVIS CREDIT UNION

BUSINESS ACCOUNT FEE SCHEDULE

Effective September 26, 2014

Account Reconciliation

Account Research (Includes Reconciliation)	$25.00 per hour
Photocopy of Statement	$1.00 per page
Printed History - Statement Copy (page or portion of the current month)	$5.00

Analyzed Business Checking - In addition to the business checking fees

ACH Credit/Debit Processing (per item)	$0.11
Adjustment receipt faxed (per occurance)	$2.00
Checks Deposited (per item)	$0.11
Coin Deposit	$0.11 per $100
Coin Purchased	$0.11 per roll
Currency Deposited	$0.11 per $100.00
Currency Purchase	$0.11 per $100.00
Debit	$0.11 per item
Deposit Ticket	$1.00
Monthly Maintenance	$16.00

ATM Transactions

Account Transfer at Non-CO-OP ATM	$1.50
ATM Deposit Adjustment ($10.00 or more)	$10.00
ATM Withdrawal at Non-CO-OP ATM	$1.50
Balance Inquiy at Non-CO-OP ATM	$1.50
Invalid ATM Deposit (such as an empty envelope)	$25.00
Replacement Card	$5.00

Business Checking

Check Order	Varies
Currency Purchase	$0.11 per $100.00
Deposit Ticket Adjustment	$5.00
Endorsement Stamp *(must include business account number)*	Varies
Negative Balance Fee	$4.00 per day beginning on the 5th day
Non-Sufficient Funds Fee Per Item (Paid or Returned)	$29.00
Overdraft Transfer Fee	$5.00
Photocopy of Check	2 free per month, then $3.00 each
Photocopy of Deposited Check	$5.00
Request for Original Check	$6.00
Return of Deposited Check	$15.00
Rolled Coin Purchase	4 free rolls per month, then $0.11 per roll
Stop Payment - (Single or Range)	$20.00
Stop Payment Request Bill Payment (Check or ACH)	$25.00
Temporary Checks	$3.00 per packet of 6 checks

EasyPay (Automated payment services)

Monthly Service	$25.00
One-time Set-up (up to 50 payees)	$25.00
Per Item	$0.11
Pre-Note	$1.50
Tax Payment	$2.00
Transmission	$2.50

Exceeded Activity Allowance (Free Business Checking, Free Non-Profit Checking, Better Business Dividend Checking, Better Business Checking)

Check Deposit	$0.20 per item for each item that exceeds account limits
Currency Deposited	$0.11 per $100.00 that exceeds account limits
Debit Items	$0.20 per item for cleared checks that exceeds account limits
Deposit Ticket	$1.50 for each deposit ticket that exceeds account limits

Membership

New or Readmittance	$5.00
Readmittance (after closure by credit union)	$25.00

Night Drop Depository (available at Clayton, Davis, Dixon, Green Valley, Merced, Peabody, Suisun, Vacaville, Vallejo, Willow Pass, and Woodland branches only)

Key Deposit	$25.00

Safe Deposit Boxes (available at Davis, Gateway, Vaca Commons, and Vacaville branches only)

3 x 5	$35.00
5 x 5	$43.00
3 x 10	$55.00
5 x 10	$70.00
6 x 10	$70.00
10 x 10	$115.00
10 x 15	$130.00
11 x 16	$145.00
Both Keys Lost	$25.00 plus locksmith costs
Key Deposit	$25.00
Late Fee	$10.00
Lost Key	$25.00 plus locksmith costs

Traveler Cheques and Official Checks

American Express® Gift Checks	Face value plus $2.50
Photocopy of Credit Union Official Check	$6.00 each
Stale Dated Official Check	$25.00 each
Stop Payment Request (Lost, stolen, or destroyed official check)	$25.00 each
Official Check Purchase	2 free per month, then $5.00 each
AMEX Travelers Cheques with One Signature	Face value plus 1%
AMEX Travelers Cheques with Two Signatures	Face value plus 1.5%
Visa® Gift Card	Face value plus $3.50

Wire Transfers and Remittance Services

Incoming bank wire	$10.00
Outgoing bank wire (domestic)	$25.00
Outgoing wire (international) plus other institution fees	$35.00
Western® Union Money Order (USA)	$25.00

Other Fees

Account closure within first six months	$20.00
ARC - copy of converted check	$3.00 (first two free each month)
Returned Statement / Bad Address	$5.00
Collection Item - Outgoing	Cost + $20.00
Foreign Check Conversion	Cost + $20.00
Dormant Account Notice (when balance is $50 or more)	$2.00
Endorsement Guarantee	$5.00
Process Levy, Subpoena, or other legal process	$35.00
Mailed Receipt (each)	$2.00
Notary Services (Non-TCU documents) (per notarized signature)	$10.00
Returned Loan Payment	$15.00
Signature Guarantee	$7.50 (free to members with checking and Easy Pay)
Verification of Credit	$10.00
Verification of Deposit	$10.00