



Business Fee Schedule Effective February 11, 2026

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- per return (nonsufficient funds/uncollected funds)	\$19
Bill Pay Fee	
Bill Pay Claim(s)	\$38
Money Market Low Balance Fees	
Business Money Market (under \$2,500)	\$5

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 (after 12 months of inactivity)	\$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 Credit Union 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.	