



## Fee Schedule for Business Accounts

Effective until December 31, 2018

General Fees	
ATM Transaction Fee (withdrawals, transfers, balance inquiries)	
– Security Service ATMs	Free
– CO-OP Network ATMs	Free
– Stripes Convenience Store ATMs	Free
– All other ATMs	\$1.50
Rejected Offline ATM Transactions	\$15.00 per transaction
Rewards Debit MasterCard®	\$2.00/month
Checking accounts – fee will automatically be charged to the cardholder's primary checking account accessed by the Rewards Debit MasterCard® unless the cardholder notifies Security Service of the cancellation of the card.	
Replace lost business debit card	\$5.00
Non-Sufficient Funds/Overdraft (NSF/OD)	\$32.50
Applies whether the transaction is created by check, draft, teller withdrawal, ATM/POS withdrawal, ACH debit, or any other electronic means.	
Transit Chargeback (returned checks)	\$6.00
Deposit correction fee	\$6.00
Collection Item (outgoing)	\$5.00
Stop Payment (check or ACH)	\$20.00
Stop Payment for a range of checks	\$10.00
Stop Payment (official check)	\$5.00
Statement balancing	\$15.00 per hour (\$10.00 minimum)
Account Research	\$15.00 per hour
Wire Transfer	\$15.00
Check Printing Fee	Varies
Official Check	\$3.00
Official Check (non-member)	\$10.00
Money Order	\$2.00
Temporary Check (maximum of 12 checks)	\$1.50
Photocopy and/or Fax	\$.25 per page
Garnishments/Levies	\$50.00 per order
Western Union Speed Pay	\$7.50
Western Union Money Transfer	\$3.50 plus Western Union fees
Check Cashing Fee (non-member Security Service check)	\$5.00 per item
American Express gift cheques	\$2.50

## Fee Schedule for Business Deposit Accounts

Effective until December 31, 2018

Account Fees	
<b>Savings (Share)</b>	
Overdraft Transfer Fee Fee assessed on each overdraft transfer in excess of three transfers per month.	\$2.00 per item
Over-the-Counter (Teller) Fee Fee assessed on each withdrawal in excess of four withdrawals per month.	\$2.00 per item
Account Closing Fee Fee is assessed if the account is closed within 90 days of opening.	\$5.00
Reopening Fee Fee is assessed if Savings account is reopened within six months of closing.	\$5.00
Transaction Fee Fee for items in excess of 50 items per statement period	\$0.50 per item
<b>Basic Business Account</b>	
Transaction Fee Fee for items in excess of 250 items per statement period	\$0.50 per item
<b>Premier Business Account</b>	
Monthly Fee	\$5.00
Transaction Fee Fee for items in excess of 500 items per statement period	\$0.50 per item
<b>Not for Profit Checking Account</b>	
Transaction Fee Fee for items in excess of 50 items per statement period	\$0.50 per item
<b>MoneyFund (Money Market)</b>	
Minimum Balance Fee Fee is assessed if the daily balance of the Money Market account falls below \$1,000.00.	\$10.00 per month
Excess Transfer Fee Limited transactions are non-teller or non-ATM transactions out of the account, such as, checks, online/phone transfers, automatic transfers, and ACH transactions.	\$10.00 per limited transaction in excess of six (6) per month
Account Closing Fee Fee is assessed if the account is closed within 90 days of opening.	\$10.00



## Fee Schedule for Business Accounts

Effective 01/01/2019

***Bolded and italicized items represent a new or change in fees.***

<b>General Fees</b>	
<b>ATM and Debit</b>	
ATM Transaction Fee (withdrawals, transfers, balance inquiries) -Security Service, CO-OP Network, and Stripes Convenience Store ATMs -All other ATMs	Free \$1.50
Debit Card Foreign Transaction Fee Currency Conversion Assessment Cross-Border Transaction Fee	.2% of transaction amount .9% of transaction amount
Rejected Offline ATM Transactions	\$15.00 per transaction
<b>Checks and Money Transfers</b>	
<b><i>Official Check</i></b>	<b><i>\$5.00</i></b>
Official Check (non-member)	\$10.00
Money Order	\$2.00
Wire Transfer	\$15.00
<b><i>Western Union Speed Pay with assistance</i></b>	<b><i>\$1.95</i></b>
Western Union Money Transfer	\$3.50 plus Western Union fees
<b><i>Stop Payment for a check, range of checks, ACH</i></b>	<b><i>\$25.00</i></b>
Stop Payment (official check)	\$5.00
Temporary Check (maximum of 12 checks)	\$1.50
<b><i>Transit Chargeback (returned checks)</i></b>	<b><i>\$15.00</i></b>
Check Printing Fee	Varies
Check Cashing Fee (non-member Security Service check)	\$5.00 per item
<b><i>Overnight Bill Payment Check</i></b>	<b><i>\$20.00</i></b>
Collection Item (outgoing)	\$5.00
<b><i>Foreign Item Collection</i></b>	<b><i>\$40.00</i></b>
<b>General Fees</b>	
Non-Sufficient Funds (NSF)	\$32.50
Overdraft Fee (O/D)	\$32.50
<b><i>Account Research or Statement Balancing Assistance</i></b>	<b><i>\$25.00 per hour</i></b> <b><i>(\$25.00 minimum)</i></b>
<b><i>Photocopy and/or Fax</i></b>	<b><i>\$1.00 per page</i></b>
Garnishments/Levies	\$50.00 per order
Replace Lost Business Debit Card	\$5.00
<b><i>Deposit Correction Fee</i></b>	<b><i>\$10.00</i></b>
Account Closing Fee (Savings/Checking) Fee assessed if the account is closed within 90 days of opening.	\$5.00

<b>Account Fees</b>	
<b>Business Savings (Share)</b>	
Overdraft Transfer Fee Fee assessed on each overdraft transfer in excess of three transfers per month.	\$2.00 per item
Over-the-Counter (Teller) Fee Fee assessed on each withdrawal in excess of four withdrawals per month.	\$2.00 per item
Reopening Fee Fee assessed if account is reopened within six months of closing.	\$5.00
<b>Transaction Service Fee</b> <i>Fee for items in excess of 20 items per statement period, excluding internal transfer, credit, and debit memo.</i>	<b>\$0.25 per item</b>
<b>Premium Business Checking Account</b>	
<b>Monthly Account Maintenance Fee</b> <i>Fee waived if average daily balance of the account is at or above \$50,000.</i>	<b>\$20.00</b>
<b>Transaction Service Fee</b> <i>Fee for items in excess of 250 items per statement period.</i>	<b>\$0.25 per item</b>
<b>Classic Business Checking Account</b>	
<b>Monthly Account Maintenance Fee</b>	<b>\$10.00</b>
<b>Transaction Service Fee</b> <i>Fee for items in excess of 50 items per statement period.</i>	<b>\$0.25 per item</b>
<b>Not-for-Profit Business Checking Account</b>	
<b>Monthly Account Maintenance Fee</b> <i>Fee waived if the average daily balance of the account is at or above the \$25.00 minimum balance.</i>	<b>\$5.00</b>
<b>Transaction Service Fee</b> <i>Fee for items in excess of 10 items per statement period.</i>	<b>\$2.00 per item</b>
<b>Business Analyzed Checking Account</b>	
<b>Monthly Account Maintenance Fee</b>	<b>\$25.00</b>
<b>Debits/Checks</b>	<b>\$0.20 per item</b>
<b>Deposits</b>	<b>\$0.15 per item</b>
<b>Transit Check Items</b>	<b>\$0.15 per item</b>
<b>Business Money Market</b>	
<b>Minimum Balance Fee</b> Fee waived if the daily balance of the account is at or above the \$1,000.00 minimum balance.	\$10.00 per month
<b>Excess Transaction Fee</b> Fee for limited transactions in excess of six per calendar month, which include non-teller or non-ATM transactions out of the account, such as, checks, online/phone transfers, automatic transfers, and ACH transactions.	\$10.00 per item
<b>Account Closing Fee</b> Fee assessed if the account is closed within 90 days of opening.	\$10.00

For detailed account information and disclosures, please refer to the Business Accounts Disclosure.