

California Credit Union

Business Banking Fees & Charges

Effective November 5, 2025

Business Account Fees		
Product	Type	Fee
Basic Business Checking	Printed Statement Fee	\$5 (Free with eStatements or with an average daily balance \$1,000+)
	Monthly Allowance: Additional paid items Additional deposits	150 paid items and 20 deposits \$0.25 \$1.00
Premium Business Checking	Monthly Maintenance Fee	\$15 (Free with an average daily balance \$2,500+)
	Monthly Allowance: Additional paid items Additional deposits	300 paid items and 30 deposits \$0.25 \$1.00
Remote Deposit Business Checking	Monthly Maintenance Fee	\$35 (Free with an average daily balance \$50,000+)
	Monthly Allowance: Additional paid items Additional deposits	300 paid items and 30 deposits \$0.25 \$1.00
Analyzed Business Checking <i>(The fees listed herein are in addition to the General Business Services Fees listed above)</i>	Account Fees: Earnings Rate Borrowing Rate Reserve Requirement Monthly Maintenance Sweep Fee	2.89% 8.50% Waived \$18 (per zero balance or analyzed account) \$15 (per zero balance or sweep account)
	Checks/Electronic Debits: Checks paid through in-clearing Checks paid at branch Debits (electronic withdrawals)	\$0.12 \$0.25 \$0.10
	ACH Origination: Item Processing (per item) Returned Item Notification of Change	\$0.20 \$10 Waived
	Positive Pay	\$30/month
	Remote Deposit Capture	\$35/month (per terminal)
	Deposits/Electronic Credits: Deposit processed (in branch or remote) Per check deposited ACH credit (electronic deposit)	\$1.25 \$0.10 Waived
	Cash/Currency: Currency deposit/purchase (per \$100) Rolled coin deposit (per roll) Bagged coin deposit (per bag) Boxed coin purchase (per box)	\$0.20 \$0.10 \$3.50 \$3.50
	High Risk/Money Service Business (MSB)	\$50/month (for businesses designated by the government to require additional monitoring)
	Additional 3rd Party Banking-Related Fees may be processed through analysis	At cost

Business Account Fees continued

Product	Type	Fee
Business Savings	Below Minimum Balance Fee	\$0
	Overdraft Protection Transfer Fee	\$0
School Business Savings	Below Minimum Balance Fee	\$0
	Overdraft Protection Transfer Fee	\$0
Business Money Market	Below Minimum Balance Fee	\$10 (Waived with \$2,500+ average daily balance)
	Overdraft Protection Transfer Fee	\$0
Contractor Retention Money Market	Monthly Maintenance Fee	Waived with business relationship
School Premium Checking	Monthly Maintenance Fee	\$15 (Free with an average daily balance \$2,500+)
	Monthly Allowance: Additional paid items Additional deposits	300 paid items and 30 deposits \$0.25 \$1.00
IOLTA Checking <i>(No fees are processed against the account. Fees are only collected from dividends earned prior to remittance to the California State Bar Association.)</i>	Printed Statement Fee	\$5 (Free with eStatements or with an average daily balance \$1,000+)
	Monthly Allowance: Additional paid items Additional deposits	150 paid items and 20 deposits \$0.25 \$1
Third Party Pledge Certificate	See Business Rate Sheet for terms <i>(Offered only to members with full business relationship)</i>	

General Business Account Service Fees

Type	Fee
Insufficient Funds (NSF)	No charge
Paid Overdraft	\$27 For paid overdrafts, including bill payment, ATM/POS and loan payment
Unavailable Funds (UCF) - Returned	No charge
Paper Copy of Bill Payment (Digital Banking)	\$2
PIN-Based ATM/Debit Card Usage	Fee-Free at CCU and CO-OP Network ATMs; \$1.50 + ATM owner surcharge at other ATMs
Lost Card Replacement	\$5
Check Printing	At cost
Temporary Checks	\$1/sheet of 3 checks
Deposit Correction	\$5
Cashier's Checks (to 3rd Party)	No charge
Collection Item	\$15 + outside costs
Returned Item (Paper or Electronic)	\$20
Stop Payments	\$10
Wire Transfer	\$10 incoming \$25 outgoing \$35 international
Copies	\$2/each (checks, statements, vouchers, or bill payment)
Legal Document Processing	\$50
Research (All Requests)	\$20/hour
Verification of Deposit	\$10
Notary	No charge for CCU Business members
Escheat Processing	No charge
Re-Deposited Item	No charge
Returned Statement (Invalid Address)	\$5

Please refer to our Business Account Agreement & Disclosure for full details on all Business products and services, truth in savings disclosure, and early withdrawal penalties that may apply to certificates. Terms and conditions subject to change. All fees are per occurrence unless otherwise stated. California Federal Credit Union operates as California Credit Union.



Federally Insured by NCUA.

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Rev. 11/05/2025