

California Credit Union

Business Banking Fees & Charges



Effective September 1, 2026

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 (Certain businesses subject to enhanced due diligence or monitoring requirements)
	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
ATM Transactions & Inquiries	Fee-Free at CCU and CO-OP Network ATMs; \$2 plus ATM owner surcharge at other ATMs
Cashier's Checks	1 free per day; \$5 each additional check
Check Printing	At cost
Collection Item	\$15 plus outside costs
Copies	\$2 each (checks, statements, receipts, or other account-related documents)
Debit Card Rush Fee	\$35
Deposit Correction	\$5
Escheat Processing	Free
Insufficient Funds – Returned Item	Free
Legal Document Processing	\$50
Lost Card Replacement	\$5
Notary	Free for CCU documents \$10 per notary for non-CCU documents
Paid Overdraft	\$27 per item For paid overdrafts including ATM/POS
Re-Deposited Item	Free
Research (All Requests)	\$20 per hour
Returned Deposited Item	Free
Temporary Checks	One page free for new checking accounts within first 120 days \$2 per page for existing checking accounts
Stop Payments	\$10
Unavailable Funds (UCF) – Returned Item	Free
Verification of Deposit	\$10
VISA® Foreign ATM Transaction	1%
Wire Transfer	\$10 incoming \$25 outgoing \$45 international

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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California Federal Credit Union operates as California Credit Union.

Rev. 07/2026