

# Signal Financial FCU Commercial Fee Schedule

Comprehensive commercial services fee schedule effective July 1, 2025.

FEE TYPE	FEE AMOUNT
Bill Pay Payments-Check converted to ACH payment ( <i>2 business day delivery</i> )	\$4.95/item
Bill Pay Payments-Check payment ( <i>2 business day delivery</i> )	\$14.95 /item
Bill Pay Payments-Check payment ( <i>next business day delivery</i> )	\$19.95/item
Card Expedited Fee-UPS	\$35/card
Consecutive Days Negative Balance – Checking	\$5/day
Copy-Check Image	\$3 each
Copy-Checking Statement	\$10 each
Debit Card – Replacement	\$10/card
Debit Card-Foreign Transaction ( <i>international</i> )	1% of each transaction
Deposit-Check	\$0.08/check
Deposit-Currency	\$0.50/each \$1,000 or fraction thereof
Early Account Closure ( <i>new account closed in the first 6 months</i> )	\$25
Inactivity-Inactive ( <i>1 year of no member-initiated activity &amp; balance is &gt;\$0</i> )	\$10/month
Inactivity–Dormant ( <i>2 years of no member-initiated activity &amp; balance is &gt;\$0</i> )	\$10/month
Maintenance – Basic Checking	None
Maintenance – Analysis Checking	\$10/month
Maintenance – Sweep Checking	\$20/month
Maintenance – ZBA Checking	\$10/month
Night Bag Purchase	\$35
Official Check	\$7
Official Check Copy	\$10/item
Official Check Replacement	\$10/item
Official Check Stop Payment	\$31/item
Outgoing Domestic Wire Transfer	\$30/transfer
Outgoing Foreign Wire Transfer	\$45/transfer
Overdraft	\$32/item
Processing-Basic Checking	First 150 items processed free: \$0.25/item after 150 items
Processing-Analysis Checking	\$0.08/item
Processing – ZBA Checking	First 150 items processed free: \$0.25/item after 150 items
Return Deposited Item	\$32/item
Returned Item-Uncollected Funds	\$32/item
Stop Payment-Credit Union assisted	\$31/item
Stop Payment-Online Banking or Automated Telephone System	\$20/item
Transfer-ZBA Checking	\$0.50 each
Visa Convenience Check Copy	\$5 each
Visa Credit Card – Replacement	\$20/card
Visa Statement Copy	\$10 each

PLEASE NOTE: All service fees are subject to change without notice. Fes and charges could reduce earnings on an account. We may change the dividend rate on checking and money market accounts after the account is opened. Your business share accounts are federally insured by NCUA per account or total of all accounts with the same EIN or Tax ID.