

## Business Fee Schedule

Effective September 1, 2026

### Business Savings Accounts

|                                        |                  |                                                                                      |
|----------------------------------------|------------------|--------------------------------------------------------------------------------------|
| <b>Business Savings Account</b>        | \$0.00 per month | Required for Membership. No minimum balance, no monthly service fee.                 |
| <b>Business Boost Savings Account</b>  | \$0.00 per month | \$500 minimum balance; 6 free withdrawals per month (\$2.00 per transaction after 6) |
| <b>Community Boost Savings Account</b> | \$0.00 per month | Must be a 501c3 to qualify. \$500 minimum balance.                                   |

### Business Checking Accounts

#### All Checking Accounts must be funded within 30 days of account opening.

|                                  |                   |                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Access Checking</b>  | \$5.00 per month  | Minimum Opening Deposit: \$100<br>Monthly Service Fee: \$5.00 waived with 5 debit card transactions per month or an SRP Business Credit Card<br>Activity Fee: \$0.25 per item assessed after 150 Staff-assisted transactions per month<br>Eligible for Business Access eServices                                                                                      |
| <b>Business Premier Checking</b> | \$15.00 per month | Minimum Opening Deposit: \$0<br>Monthly Service Fee: \$15.00 - Waived with cumulative business loan/business credit card balance of \$150,000 or combined Deposit Share Average Balance of \$5,000.<br>Activity Fee: \$0.25 per item assessed after 300 Staff-assisted transactions per month<br>Eligible for Business Access eServices or Business Premier eServices |
| <b>Non-Profit Checking</b>       | \$0.00 per month  | Minimum Opening Deposit: \$100<br>Monthly Service Fee: \$0.00 - Must provide proof of non-profit status with IRS<br>Activity Fee: \$0.25 per item assessed after 500 Staff-assisted transactions per month<br>Eligible for Business Access eServices or Business Premier eServices                                                                                    |

### eBanking Services

|                                      |                         |                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Access eServices</b>     | \$0.00 per month        | Includes Bill Pay, Mobile Deposit, and eStatements.                                                                                                                                                                                                                                                                                      |
| <b>Business Premier eServices</b>    | \$0.00 per month        | Includes Bill Pay, Mobile Deposit, eStatements plus Treasury Management services (ACH, Wires, RDC Desktop and Positive Pay). Requires approval. Monthly service fees and transaction fees may apply. Refer to the Treasury Services Fee Schedule for more information.                                                                   |
| <b>NSF (Bill Pay or ACH)</b>         | \$35.00 per presentment | Any item or transaction can be presented for payment multiple times, which is beyond the control of the Credit Union. Each presentment may be charged a separate NSF fee even though it may be for repeat presentment. Refer to the section of the Membership Agreement titled Multiple Presentment/Representments for more information. |
| <b>Stop Payment Order (Bill Pay)</b> | \$35.00 per occurrence  |                                                                                                                                                                                                                                                                                                                                          |

### Business Visa Debit Cards

|                                         |         |                                                       |
|-----------------------------------------|---------|-------------------------------------------------------|
| <b>Daily ATM Limit</b>                  | \$1,000 | ATM or PIN-based point-of-sale cash back transaction  |
| <b>Daily Visa Debit Card Limit</b>      | \$3,000 |                                                       |
| <b>Visa Debit Card Replacement</b>      | \$10.00 | First card issued/ordered is free                     |
| <b>International Service Assessment</b> | 1%      | Percentage based on converted transaction amount      |
| <b>Non-SRP FCU ATM Use Inquiry</b>      | \$1.00  |                                                       |
| <b>Non-SRP FCU ATM Use Withdrawal</b>   | \$2.00  | Owners of non-SRP FCU ATMs may charge additional fees |

### Account Services

|                                   |                         |                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collection Item</b>            | \$40.00 per Item        |                                                                                                                                                                                                                                                                                                                                             |
| <b>Non-Sufficient Funds (NSF)</b> | \$35.00 per presentment | Any item or transaction can be presented for payment multiple times, which is beyond the control of the Credit Union. Each presentment may be charged a separate NSF fee even though it may be for a repeat presentment. Refer to the section of the Membership Agreement titled Multiple Presentments/Representments for more information. |
| <b>Overdraft Protection</b>       | \$2.00 per transfer     | Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means for transfers from savings to checking.                                                                                                                                                                                |
| <b>Returned Item</b>              | \$20.00 per item        | Items deposited, payments made, returned unpaid                                                                                                                                                                                                                                                                                             |
| <b>Stop Payment Order</b>         | \$35.00 per item        |                                                                                                                                                                                                                                                                                                                                             |

### Account Maintenance

|                               |                        |                                                                                                                        |
|-------------------------------|------------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>Inactive Account</b>       | \$50.00 per membership | 60 months without activity. Zero balance checking and savings accounts will be closed after six months of no activity. |
| <b>Membership Re-Open Fee</b> | \$10.00 per occurrence | Memberships voluntarily or involuntarily closed within the last twelve months.                                         |
| <b>Share Re-Open Fee</b>      | \$10.00 per occurrence | Shares voluntarily or involuntarily closed within the last twelve months.                                              |



| Member Assisted Services                   |                              |                                                                                   |
|--------------------------------------------|------------------------------|-----------------------------------------------------------------------------------|
| ACH Origination                            | \$5.00 per transaction       | Loan payments made via telephone                                                  |
| Check Order                                | Varies by style              | Approved Vendor: Deluxe                                                           |
| Coin Counting Machine Usage                | 5% of total                  | 11% of total for non-member                                                       |
| Counter Check                              | \$2.00                       | Sold in four-check increments. Fee assessed after initial supply has been issued. |
| Wire Transfer                              | \$20.00 per wire             | Incoming/Outgoing                                                                 |
| Guaranteed Funds Check                     | \$5.00 per check             | SRPFCU check collection only. Non-Member Guaranteed Funds Check \$10.00           |
| Legal Process                              | \$50.00 per occurrence       | Tax levies, garnishments, etc.                                                    |
| Research Services                          | \$25.00 per hour             |                                                                                   |
| Safe Deposit Box Rental                    | Assessed by size             | Contents in safe deposit boxes are not insured against loss by SRP FCU or NCUA    |
| Safe Deposit Box Replacement Key           | Varies                       |                                                                                   |
| Tamper Proof Night Depository Plastic Bags | \$25.00/100 count            | Initial supply of 50 bags provided at account opening by request.                 |
| Night Depository Key                       | \$10.00 per key              | Two keys issued initially at no fee. Fee is for lost or additional key.           |
| Document Copies                            |                              |                                                                                   |
| Account History                            | Free                         |                                                                                   |
| Bill Payer Payment Copy                    | \$1.00 per copy              |                                                                                   |
| Check Copy                                 | \$2.00 per check             |                                                                                   |
| Paid Debit Card Receipt                    | \$5.00 per copy              |                                                                                   |
| Statement Copy                             | \$2.00 per monthly statement |                                                                                   |

**The Credit Unions' daily cut-off time:**

All deposits or transactions received after the time we close for business on a day when we are open or received after we open our night depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open unless differently disclosed at the depository.

**The Credit Union's daily cut-off time for Uniform Commercial Code:**

Funds Transfers: Any dollar amount may be transferred on Monday, Tuesday, Thursday or Friday, until 4:00pm or Wednesday until 11:00am on a business day. Any request for a transfer after this time will be processed on the next business day we are open.

**The Credit Union's business day disclosure:**

Our business days are Monday through Friday, excluding holidays. Our night depository is opened by 8:30a.m. daily. Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day unless differently disclosed at the depository.

**Federally insured by NCUA**

