

This Business Member Rate and Fee Schedule is part of your Membership and Account Agreement with the Credit Union

THE DATE OF THIS RATE AND FEE SCHEDULE IS April 7, 2023

Rate effective date: April 7, 2023

The rates and fees appearing in this Schedule are accurate and effective for accounts as of this effective date. The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. If you have any questions or require current rate information on your accounts, please call the Credit Union at (843) 797-8300 (Charleston) or (800) 845-0432 (other areas) and one of our representatives will be glad to assist you. Par Value of Membership Shares: The Par Value of a Membership Share is \$5.00

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	DIVIDEND RATE / ANNUAL PERCENTAGE YIELD ("APY")	Dividends Compound	Dividends Credited	Dividend Period	Minimum Deposit	Minimum Balance to Avoid the Service Charge	Minimum Balance to Earn the Stated APY	Balance Method	See Account Limitation statement below.
Business Savings Account	.05%/ .05%	Quarterly	Quarterly	Quarterly	\$10.00	\$100.00	\$150.00	Average Daily	Account transfer limitations apply. Withdrawal limitations apply.
Easy Business Checking Account	0.00% / 0.00%	Monthly	Monthly	Monthly	\$100.00	\$100.00	\$150.00	Average Daily	\$0.25 per debit or deposit after 150 per month
Easy Business Checking Account (non-dividend bearing)	N/A - N/A	N/A	N/A	N/A	\$100.00	\$100.00	N/A	N/A	\$0.25 per debit or deposit after 150 per month
Premier Business Checking Account	Tiered based on balance	Monthly	Monthly	Monthly	\$250.00	\$2,500.00	\$250.00	Average Daily	\$0.25 per debit or deposit after 250 per month
\$0 - \$249	0.00%								
\$250 - \$4,999	0.05% / 0.05%								
\$5,000 - \$24,999	0.05% / 0.05%								
\$25,000 - \$49,999	0.15% / 0.15%								
\$50,000 - \$99,999	0.25% / 0.25%								
\$100,000 - \$249,999.99	0.50% / 0.50%								
\$250,000 - \$499,999.99	1.00% / 1.00%								
\$500,000 - \$999,999.99	1.24% / 1.25%								
\$1,000,000 or more	2.96% / 3.00%								
Business Money Market Account	Tiered based on balance	Daily	Monthly	Monthly	\$1,000.00	\$1,000.00	\$150.00	Daily Balance	Account transfer limitations apply. Withdrawal limitations apply.
\$0 - \$149	0.00% / 0.00%								
\$150 - \$999	0.00% / 0.00%								
\$1,000 - \$4,999	0.05% / 0.05%								
\$5,000 - \$9,999	0.05% / 0.05%								
\$10,000 - \$24,999	0.10% / 0.10%								
\$25,000 - \$49,999	0.15% / 0.15%								
\$50,000 - \$99,999	0.25% / 0.25%								
\$100,000 - \$249,999.99	0.50% / 0.50%								
\$250,000 - \$499,999.99	1.00% / 1.00%								
\$500,000 - \$999,999.99	1.24% / 1.25%								
\$1,000,000 or more	2.96% / 3.00%								
TERM SHARE CERTIFICATE ACCOUNTS		SHARE CERTIFICATE		JUMBO SHARE CERTIFICATE		36 MONTH STEP UP SHARE CERTIFICATE		36 MONTH JUMBO STEP UP SHARE CERTIFICATE	
Minimum Opening Deposit - Minimum Balance to Earn APY		\$500.00		\$50,000.00		\$500.00		\$50,000.00	
Dividends Compounded		Monthly		Monthly		Monthly		Monthly	
Dividends Credited		Monthly		Monthly		Monthly		Monthly	
Dividend Period		Account's Term		Account's Term		36 Month Account Term		36 Month Account Term	
TERM	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	
3 Month	0.50%	0.50%	0.60%	0.60%	1.89%	1.90%	1.99%	2.00%	
6 Month	1.24%	1.25%	1.34%	1.35%					
12 Month	1.49%	1.50%	1.59%	1.60%					
18 Month	1.54%	1.55%	1.64%	1.65%					
24 Month	1.74%	1.75%	1.84%	1.85%					
36 Month	1.99%	2.00%	2.09%	2.11%					
60 Month	2.48%	2.50%	2.58%	2.61%					

CREDIT TO ACCOUNTS FOR MEMBER DEPOSITS AND BUSINESS DAY DISCLOSURE:

The Credit Union's "daily cut-off time": All deposits or transactions received after the time we close for business on a day 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. Our business hours are listed below.

The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers: Any dollar amount may be transferred until 4:00 p.m. on a business day. Any request for a transfer after 4:00 p.m. will be sent on the next business day we are open.

The Credit Union's business day disclosure: Our business days are Monday through Friday 9:00 a.m. to 5:30 p.m., excluding holidays. Our Night Depository is opened at 9:00 a.m. daily. Business member deposits made before 4:00 p.m. will be posted current day. Deposits made thru the Night Depository after 4:00 p.m. or on a day we are not open will be processed on the next business day we are open. Due to National Automated Clearing House Association (NACHA) rules, the cut-off time for reporting unauthorized ACH debit activity is no later than 4:00 p.m. the day following the settlement date (posting date). The only other recourse is to settle with the originator of the transaction.

Withdrawal Limitations: For Business Savings Accounts and Business Money Market Accounts, if you withdraw from your account, you may be charged an Account Withdrawal Fee as disclosed in the Fee Schedule.

FEES FOR OVERDRAWING ACCOUNTS:

Fees may be imposed on each check; draft item, preauthorized automatic debit, and telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient Available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information Regarding the availability of funds in your account. Fees (courtesy Pay or NSF) for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or Transaction as stated in the Fee Schedule. Fees for ATM and everyday debit card transactions are not imposed unless you have opted in to the overdraft protection plan that covers these transactions. See Account Agreement for details about Nonsufficient Funds and Overdrafts.

SHARE CERTIFICATE FEES

Maturity	Your account will mature as stated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice						
Early Withdrawal Penalty	We may impose a penalty if you withdraw any of the principle before the maturity date.						
Renewal Policy	The renewal policy for your accounts is stated in the Rate Schedule. For all Certificate accounts your account will automatically renew for another term upon maturity. The credit union will provide at least 30 days' notice prior to maturity. The notice will inform the owner(s) of the terms, if any, under which the credit union proposes to renew the certificate. You have a grace period of 10 calendar days after maturity in which to draw funds in the account without being charged an early withdrawal penalty.						
How the Penalty Works	The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.						
Amount of Penalty	The amount of the early withdrawal penalty is based on the term of your certificate. The penalty schedule is as follows: <table border="1" style="margin-left: 20px;"> <tr> <td>Terms of 12 months or less</td> <td>90 days dividends</td> </tr> <tr> <td>Terms greater than 12 months through 24 months</td> <td>180 days dividends</td> </tr> <tr> <td>All terms greater than 24 months</td> <td>360 days dividends</td> </tr> </table>	Terms of 12 months or less	90 days dividends	Terms greater than 12 months through 24 months	180 days dividends	All terms greater than 24 months	360 days dividends
Terms of 12 months or less	90 days dividends						
Terms greater than 12 months through 24 months	180 days dividends						
All terms greater than 24 months	360 days dividends						
Transaction Limitations	You may make withdrawals of credited dividends within the current term without penalty. For all Certificates except Step Up Share Certificates, after your account is opened SCFCU may from time to time permit additional deposits at a minimum of \$100.00. SCFCU will notify you when this feature is available.						

BUSINESS SAVINGS FEES

Account Withdrawal	\$5.00/withdrawal, if more than three (3) per month	Low Balance fee for Business Savings (if combined average daily balance is less than \$100. Fee is waived for business members with business checking accounts, certificates, business loans, or accounts opened less than 90 days.	\$6.00/month
Account Service	\$6.00/month Waived for Premier Business Checking, eStatement users, and accounts opened 90 days or less		

BUSINESS MONEY MARKET FEES

Account Withdrawal	\$10.00/withdrawal, if more than six (6) per month
Account Service	\$10.00/withdrawal, if daily balance of \$1,000 is not met

BUSINESS CHECKING ANALYSIS FEES

FEE	EASY BUSINESS CHECKING	PREMIER BUSINESS CHECKING
Coin Purchase	\$0.15/partial/full roll	\$0.15/partial/full roll
Currency Purchase	\$1.00/partial/full strap	\$1.00/partial/full strap
Low Balance	\$10.00/month, if average daily balance of \$100 is not met	\$10.00/month, if average daily balance of \$2,500 is not met
Per Item Fee (debits and deposits)	\$.25/item (debits and deposits) over 150 items per month	\$.25/item (debits and deposits) over 250 items per month
Cash Deposit	\$.20/\$100 on any amount over \$10,000 per month	\$.20/\$100 on any amount over \$10,000 per month
Monthly Maintenance Fee	N/A	\$10.00/month

OTHER ACCOUNT/SERVICE FEES

NSF	\$36.00/item	Returned Deposit Item	\$12.00/item
Account Reconciliation	\$10.00/half hour, \$10.00 minimum charge	Account Research	\$11.00/half hour, \$11.00 minimum charge
Statement Copy	\$5.00/request	Dormant Account (after 6 months without activity)	\$10.00/month
Wire Transfer, Incoming	\$15.00/transfer	Legal process tax levies, garnishments, etc.	\$75.00/occurrence
Wire Transfer, Outgoing	\$16.00/transfer	Coin Counter	8% of cash value
Business Wire Transfer, Foreign Outgoing	\$35.00/transfer	Online Business Banking ACH Access	\$5.00/month
Stop Payment	\$35.00/request	Depository Key (1st key free)	\$5.00/key
Stop Payment Delete	\$12.00/request	Courtesy Pay	\$36.00/item, may be incurred when overdrawing accounts by check, ATM, ACH, debit card or other electronic transactions
Overdraft Transfer Fee	\$5.00/share or checking account overdraft transfer		
Check Cashing	\$3.00/check	Foreign Collection Item	\$35.00 plus exchange/item
Check Printing	Price varies depending on style		
Remote Deposit Capture – Business	If combined average daily balance of share accounts (savings, checking, money market) under the same member number \$0-\$24,999 - \$50/month; \$25,000-\$49,999 - \$25/month over \$50,000 – No fee		
Domestic Collection Item	\$15.00/item	Verification of Deposit	\$15.00/request
Bad Address (after 2 consecutive months)	\$5.00/month	Cashier's Check Fee	\$10.00
Account Closing (if account is closed within 90 days of opening)	\$25.00	Business Debit Card Issue fee (5 cards free)	\$5.00/each
Invalid ATM Deposit Fee	\$35.00	Debit Card replacement	\$6.00/card

ELECTRONIC FUNDS TRANSFER (EFT) FEES

Withdrawal/Transfer at ATMs not owned by the Credit Union or in participating network	\$3.00/withdrawal/transfer (Waived for Premier Business Checking)
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Limitations (Reg E): Business Debit Card transactions are limited to a maximum of twenty (20) transactions per day, three (3) of which may be made by ATM Withdrawal. Withdrawals from an ATM machine have a maximum of \$500.00 in one (1) day, if there are sufficient funds in your account. Transaction amounts are limited to the amount in your account. Point-of-sale (POS) transactions have a maximum limit per transaction for any one (1) day.

SAFE DEPOSIT BOX ANNUAL RENTAL				SAFE DEPOSIT BOX FEES	
3x5	\$45.00/year	5x5	\$60.00/year	Change of Locks	\$125.00/lock
3x10	\$65.00/year	5x10	\$85.00/year	Drilling of Boxes	\$125.00/box
10x10	\$135.00				

NON-MEMBER FEES

Replacement Check	\$5.00/check	Coin Counter	8% of cash value
Cashing South Carolina Federal Checks	\$5.00/check	ATM Surcharge for using foreign cards in South Carolina Federal machines	\$3.50/transaction

FUNDS AVAILABILITY AMOUNTS IN EFFECT JULY 1, 2020

Amount We Must Make Available by the Next Business Day: \$225.00	Large Deposit and New Account Exceptions: \$5,525.00
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Approved Check Printer(s) / Vendor(s): Approved Check Printer(s) / Vendor(s): Harland Business Solutions. For information on check styles please call the Credit Union at (843) 797-8300 (Charleston) or (800) 845-0432 (other areas) and one of our representatives will be glad to assist you.