

## **SUN COUNTRY CREDIT UNION SMALL BUSINESS CHECKING ACCOUNT INFORMATION**

Share type: 18  
Minimum balance to open: \$100  
Monthly service fee: \$10  
Average balance to waive monthly service fee: \$2,500  
Dividends: No  
# of transactions\* before excess fee: 250  
Excess transaction fee: \$0.25 per item  
Coin/Currency deposit/purchase: 0.10 per \$100  
ATM transaction: \$1.00  
NSF fee: \$28  
NSF deposited check \$28  
Bill pay: No monthly fee  
On line banking: free  
On line statements: free  
Visa check card: free  
Overdraft line of credit: on approved credit  
Merchant Visa Credit Card

\*transactions include per item of checks deposited, checks processed, and ACH transactions. ATM transactions have their own per item fee so are not included in monthly transaction count.

Track number of checks deposited by entering a comment transaction (CT) with count of how many checks in the deposit. We will have Galaxy pull a CQCS report at the end of each month to charge any transaction fees.

Code business 94 on line 5 of set up (91 male, 92 female, 93 organizations, 94 business).

To use the business tax id you need to open a separate account from their personal account number and the business name is listed first. If they use their social security number, you need to list their name first with a dba.

Name should be entered as it appears on their business license. Examples of how to enter names:

If company name is Joe's Sporting Goods, enter Joe's as first name and Sporting Goods as last name.

If company name is The Madison, enter The as first name and Madison as last name.