

Service Charge Schedule

(effective 04/01/2017)

Product or Service	Description	Fee
ATM/Debit Cards, Credit Cards & Gift Cards	ATM/Debit Card (Initial Card)	Free
	5/3 Bank ATM Withdrawals	Free
	ATM/Debit Card (Normal Reissue)	Free
	ATM/Debit Card (Replacement)	\$ 10.00
	Rush Order Replacements □	\$ 35.00
	Cash Advance ●	1%
	Denied Charge-Back (Fraud Exempt) ●	\$ 29.00
	Empty Envelope ●	\$ 35.00
	Foreign ATM Withdrawals (4/mth free)	\$ 1.00
	Foreign ATM Inquiry/Transfer ●	\$ 0.50
	Foreign Currency Conversion ●	1%
	Foreign Non-Currency Conversion ●	0.8%
	PIN Replacement ●	\$ 2.00
	Prepaid Gift Card - Member Δ	\$ 3.00
	Prepaid Gift Card - Non-Member ●	\$ 4.50
	Reload Expired Scorecard Reward Points (1x in a 24 month term) ●	\$ 5.00
	Transaction (Sales) Receipt (Fraud Exempt) ●	\$ 5.00
ACH Services/Wire Transfers	ACH Origination Setup	Free
	ACH Origination Transfer (Incoming)	Free
	Domestic Incoming Wire □	\$ 10.00
	Domestic Outgoing Wire	\$ 20.00
	International Incoming Wire ●	\$ 20.00
	International Outgoing Wire	\$ 40.00
	Incorrect Instructions add ●	\$ 15.00
Tracer (to find Wire Proceeds) ●	\$ 5.00	
Checking & Savings Account	Bill Payment - Active (min 1 bill/mth paid)	Free
	Bill Payment - Inactive	\$ 5.00
	Bill Payment - Rush Pymt (overnight; when offered) ●	\$ 15.00
	NSF, Courtesy Pay, Returned Item (ea. item) * □	\$ 35.00
	Re-Deposit Returned Item (ea. item) Δ	\$ 5.00
	Stop Payment (ea. item - check, debit, ACH etc.)	\$ 29.00
	Stop Payment Series (4 or more checks) ●	\$ 35.00
	Cancel Stop Payment ●	\$ 5.00
	Daily Negative Balance Fee (starts on the 15th day of negative balance) ●	\$ 2.00
	Excessive Withdrawal Fee (Savings & Money Market Accts only (6 free mth; then fee ea. time) ●	\$ 2.00
	ID Safe Choice (monthly charge)	\$ 1.25
	Inactive Checking Account (monthly after 6 months of no activity) ●	\$ 2.00
	Non-Member cashing On-Us/Corporate Check (\$500 or less) ●	\$ 3.00
	Non-Member cashing On-Us/Corporate Check (\$500.01 or more) ●	\$ 7.00
	Copy of On-Us/Corporate Check	\$ 5.00
	Second Chance Checking (monthly fee) ●	\$ 2.00
	Temporary Checks (4 to a page) Δ	\$ 2.00
Foreign Check Collection ●	\$ 50.00	
Membership/ Re-Open Fees	Acct Opening Deposit (To be a CU Member)	\$ 25.00
	Membership Fee (One Time at Acct Opening)	\$ 5.00
	Closed Account Fee (w/in 12 mths of opening)	\$ 25.00
	Membership Reinstatement (if acct charged-off by CU) ●	\$ 25.00
	Re-Open Acct (Mbr closed w/in past 12 months) ●	\$ 15.00
	Remove Jt Owner - If It doesn't remove self ●	\$ 15.00
	Remove Joint Owner - Deceased	Free

Product or Service	Description	Fee
General Operating Fees	Account Balancing (1 hour min; per hour cost) □	\$ 25.00
	Attachments/Garnishments/Levies	\$ 50.00
	Bad Address (monthly)	\$ 10.00
	Balance Inquiry/Transfer thru SAM Audio Teller, Online Teller & Mobile Teller	Free
	Balance Inquiry/Transfer thru SMECU Employee (age 60 +)	Free
	Balance Inquiry/Transfer thru SMECU Employee ●	\$ 2.00
	Coin Sorting - Member	Free
	Coin Sorting - Non-Member	10%
	Copies (per page) ●	\$ 0.25
	Corporate Checks - Mbrs <= \$500.00 Δ †	\$ 3.00
	Corporate Checks - Non-Mbrs <= \$500.00 ●	\$ 4.00
	Corporate Checks - Mbrs >= \$500.01 †	\$ 5.00
	Corporate Checks - Non-Mbrs >= \$500.01 ●	\$ 6.00
	Corporate Checks - Reissue (before 90 days) ●	\$ 10.00
	Corporate Checks - Reissue (after 90 days) ●	\$ 15.00
	Escheat Processing □	\$ 35.00
	Fax Service - Domestic (per page) ●	\$ 0.75
	Fax Service - International (per page) ●	\$ 3.00
	History Printout (current month only) Δ	\$ 2.00
	History Printout (current month only & mail) Δ	\$ 3.00
	Inactive/Dormant Account (Monthly after 12 months of no activity)	\$ 10.00
	Mailed Receipts ●	\$ 2.00
	Money Orders - Members	\$ 2.00
	Money Orders - Non-Member ●	\$ 3.00
	Notary Service - Member	Free
	Notary Service - Non-Member ●	\$ 4.00
	Research (1 hour min; per hour cost) □	\$ 25.00
	Statement Copies (each month) Δ	\$ 2.00
	Statement Copies (each month & mail)	\$3.00 + postage
	Statements (Waived for members < 18 or 60 +; OR aggregate balance of \$150 maintained in deposit/loans for the month; otherwise mthly fee) ●	\$ 2.00
	Verification of Deposits/Loans ●	\$ 10.00
	IRA's	Annual Fee Δ
New Account Setup Fee ●		\$ 5.00
Close IRA (within 12 months of opening) ●		\$ 50.00
Regular Distributions (age 59 1/2)		Free
Early Withdrawal Penalty (IRA Savings w/d under age 59 1/2) ●		\$ 35.00
Rollover/Transfer IRA (to another institution) ●	\$ 50.00	
Consumer Loan/Loan Servicing	Amortization Schedule ●	\$ 5.00
	Change in Terms/Payment Extension Processing Request ●	\$ 25.00
	Coupon Book ●	\$ 5.00
	Late Fee (5% of payment amount) □	min - \$30.00; max - \$100.00
	Pay-by-Phone (payment up to \$500) ●	\$ 10.00
	Payoff Processing (refinance SMECU loan w/other FI) ●	\$ 10.00
	Re-Application Fee (if denied within past 6 months; Refunded if approved) ●	\$ 25.00
	Skip-A-Payment (when offered; per loan) ●	\$ 25.00
	Subordination □	\$ 125.00
	Title Change (name change) ●	\$ 25.00

Funds for fees not available in your acct may be taken from any acct on which you are an owner, in order to maintain the min. deposit as required by the Credit Union Code of Regulations. Debit cards w/no activity for 12 months or longer will be cancelled. Decrease in Fee - Δ; Change in Fee - □; New Fee - ●

* Not charged if account goes into the negative \$4.99 or less due to the NSF item. † - One free a month.