

ATM/Debit Cards, Credit Cards, Gift Cards

ATM/Debit/Credit Card Replacement	\$15.00	ATM/Debit/Credit Card Rush Order Replacement	\$35.00
Cash Advance	1.00%	Denied Charge-Back (Fraud Exempt)	\$29.00
Foreign ATM Inquiry/Transfer	\$1.00	Foreign ATM Withdrawals	\$2.00
Foreign Country Non-Currency Conversion	\$0.80%	Foreign Country Currency Conversion	\$1.00%

ACH Services/Wire Transfers

Domestic Incoming Wire	\$10.00	Domestic Outgoing Wire	\$20.00
International Incoming Wire	\$25.00	International Outgoing Wire	\$50.00
Incorrect Instructions	\$10.00	Tracer (to find Wire Proceeds)	\$10.00

Checking, Money Market and Savings Accounts

Bill Payment — Active (1 Bill Paid Per Month)	Free	Bill Payment — Inactive	\$5.00
NSF, Courtesy Pay, Returned Item (each Item)	\$35.00	Re-Deposit Returned Item (each Item)	\$5.00
Stop Payment (each Item-Check, Debit, ACH)	\$35.00	Stop Payment Series (4 or more checks)	\$35.00
Cancel Stop Payment Order	\$5.00	ID Safe Choice (monthly charge)	\$1.50
Excessive Withdrawal Fee (Savings/Money Market) 6 free per month then fee each transfer	\$2.00	Inactive Checking and Money Market Fee (Monthly after 6 months no activity)	\$3.00
Copy of On-US or Corporate Check	\$5.00	Second Chance Checking (monthly fee)	\$2.50
Temporary Checks (4 to a page)	\$4.00	Foreign Check sent for Collection	\$50.00
Non-Member Cashing On-U's or Corporate Check	\$10.00		

Membership/Re-Open Membership Items

Account Opening Deposit (To be a CU Member) (Includes one time membership fee of \$5.00)	\$30.00	Closed Account Fee (Closed within 180 days of opening)	\$25.00
Re-open Account (Member Closed within past 12 months)	\$15.00	Membership Reinstatement (If Account) Charged-Off by CU)	\$25.00
Remove Joint Owner (If Joint Owner does not remove self)	\$15.00		

Individual Retirement Accounts (IRA)

Annual Fee	\$5.00	Close IRA (within 12 months of opening)	\$50.00
Early Withdrawal Penalty (IRA Savings under age 59 ½)	\$35.00	Rollover/Transfer IRA (To another FI/Broker/Mutual Fund etc.)	\$50.00

General Operating Items

Account Balancing (per hour - 1 hour minimum)	\$25.00	Research (per hour – 1 hour minimum)	\$35.00
Attachments/Garnishments/Levies	\$75.00	Escheat Processing	\$55.00
Bad Address	\$10.00	Coin Machine – Non-members/Shared Branch	15%
Notary Service – Members	Free	Notary Service Non-members	\$5.00
Money Orders – Members	\$4.00	Money Orders – Non-members	\$5.00
Corporate Checks – Members	1 st Free \$5 each additional	Corporate Checks (Non-Members/Shared Branch)	\$8.00
Copies (per page)	\$0.25	Fax Service – Domestic (per page)	\$1.00
History Printout (Current page only and mailed)	\$3.00	History Printout (current page only)	\$2.00
Mailed receipts	\$2.00	Monthly Statement (mailed or printed in branch – fee waived if aggregate share/loan balances of \$150 each month)	\$4.00
Balance Inquiry/Transfer (By a CU employee over the phone)	\$2.00	Large Cash Withdrawals (Money must be ordered)	\$10.00
Shared Branching Transactions (First 5 per month are free each additional is)	\$2.00	Dormant Account – after 12 months of no activity; dividends/interest does not count towards dormancy)	\$25.00

Consumer Loan and Loan Servicing

Amortization Schedule	\$5.00	Change in Terms/Payment Extension/Extension Processing Request/Modification	\$30.00
Consumer Loan Processing Fee for Collateral Loans (Lien release fee)	\$15.00	First Mortgage/Equity Loan Documentation Processing Fee (Collected up front or if loan is approved can have written into loan)	\$275.00
Coupon Book	\$5.00	Foreign ATM Withdrawals	\$2.00
Foreign Country Non-Currency Conversion	\$0.80%	Foreign Country Currency Conversion	\$1.00%
Payoff Processing Fee (Refinance 1SCU Consumer Loan w/another FI)	\$99.00	Payoff Processing Fee (Refinance 1SCU HE/HELOC loan with another FI)	\$200.00
HELOC Annual Fee (waived if \$599 in interest paid in year)	\$99.00		

Funds for fees not available in your account may be taken from any account on which you are an owner, to maintain the minimum deposit as required by the Credi Union code of Regulations.

Debit Cards with no activity after 9 months or longer will be cancelled.