**FEE SCHEDULE**
**EFFECTIVE July 1, 2017**

### SHARE SAVINGS ACCOUNT FEES
- Christmas Club Early Withdrawal $5.00/wd
- Excessive Withdrawal Fee $2.00/txn
  (6 withdrawals allowed per month)

### SHARE CHECKING ACCOUNT FEES
- Copy of Paid Check $5.00/check
- Copy of Cleared Bill Payment Check $30.00/check
- Insufficient Funds (NSF) Fee $30.00/item
- Overdraft Fee $1.50/txn
- Stop Payment Fee $30.00/item
- Sufficient Pay/Overdraft Privilege $30.00/item
- "Turning Over a New Leaf" Checking $10.00/mo
  (2nd Chance Checking - monthly maintenance fee)

### ELECTRONIC FUNDS TRANSFER FEES
- Card Replacement Fee $6.00/card
- Debit Card Dispute Denial $30.00/txn
- Non-SRCU ATM Fee $2.00/txn
  (withdrawal/transfer/inquiry)
- Rush Order for Replacement Card $50.00/card
- Early Account Closure Fee $10.00/account
  (within 90 days of opening)
- Loan Payment By Phone $6.50/loan
- Misc Phone Inquiries $1.00/inquiry
  (if member has Virtual Branch)
- Money Order Fee $5.00/m.o.
- Return Mail Fee $5.00/item
- Release of Lien $10.00/title
- Subsequent Action $25.00/loan
- Verification of Deposit Form $10.00/form
- Wire Transfer (Domestic) $20.00
- Wire Transfer (International) $50.00

### OTHER SERVICE FEES (applicable to all accounts)
- Account Reconciliation Fee $50.00/hour
- Address Location Fee $5.00/search
- ACH Origination Fee $30.00/set-up
  (waived for loan payment)
- ACH Origination Return $30.00/item
- Below Required Minimum Balance Fee $5.00/quarter
- Cashier's Check Fee $20.00/check
- Check Cashing Fee $10.00/check
- Credit Report Fee $10.00/report
  (without loan application)
- Credit Union Check Fee $5.00/check
  (1 free/day)
- Deposited Item Return Fee $30.00/item
- Early Account Closure Fee $10.00/account
  (within 90 days of opening)
- Loan Payment By Phone $6.50/loan
- Misc Phone Inquiries $1.00/inquiry
  (if member has Virtual Branch)
- Money Order Fee $5.00/m.o.
- Return Mail Fee $5.00/item
- Release of Lien $10.00/title
- Subsequent Action $25.00/loan
- Verification of Deposit Form $10.00/form
- Wire Transfer (Domestic) $20.00
- Wire Transfer (International) $50.00

### FREE SERVICES
- ATM'S (SRCU, AllPoint locations)
- Bill Payment
- Coin Counter (Self Service)
- E-Receipts
- E-Statements
- Mobile App
- Virtual Branch (Online Banking)

### NON-MEMBER FEES
- ATM Fee (SRCU ATM) $3.00/txn
- Cash Advance Fee $10.00/txn
- Coin Counter (Self Service Machine) 7% of total
- Check Cashing Fee $10.00/check
- Notary Service $5.00/notary