

## SCHEDULE OF SERVICE FEES

Effective February 1, 2019

In-person Cash Advance Fee	No Charge	NSF ACH Item*	\$29.00
Blue Pay online credit/debit card processing fee	\$10.00/transaction	Domestic Wire Transfer	\$29.00
Research Fee	\$29.00/hour (min \$12.50)	In-Network Credit Union to Credit Union transfer	\$2.00
Cashier Checks (under \$1,000)	\$2.00/item	Share Account Closed within 120 days from Opening	\$1.00
Money Orders (per item)	\$1.50	Loan Late Fee	5% of Payment made more than 10 days late
VISA Annual Fee	No Charge	Legals: Levy/Garnishment/Citation	\$29.00
VISA Late Fee (1 <sup>st</sup> late payment within 6 billing cycles)	\$27.00	CPI Placement fee	\$29.00
VISA Late Fee (2 <sup>nd</sup> or any other late payment w/in 6 billing cycles)	\$29.00	Mortgage Subordination Fee	\$29.00
VISA NSF Payment Return Fee	\$27.00	No Hassle Loan Application Fee	\$29.00
Photocopies of Medical Items	No Charge	Loan Processing Fee for new unsecured loans (excluding TDR or LAP loan)	\$29.00
Photocopies (per item over 5)	\$0.10	Loan Extension Fee (including Skip-A-Pay)	\$29.00
Lamination (smaller than 8 1/2"x11")	\$0.50	NSF Fee on loan payment paid with NSF check	\$29.00
Lamination (8 1/2"x 11" or larger)	\$1.00	Account reopening fee of an account closed w/in last 120days.	\$29.00
Monthly Checking Account Service Fee	No Charge	Early closing of a Christmas, Vacation, Or Youth Savers Club account	\$29.00
Automatic Transfer to Cover Overdraft per transfer	\$3.00	On-Line Bill Pay (fee does not apply if member has e-statements)	\$4.95/mo.
NSF Draft (per item) *	\$29.00	VISA Gift Card purchase fee (not reloadable)	\$4.95
Stop Payment (per item if presented to clear)	\$29.00	VISA Every Day Spend Card purchase or reload fee	\$4.95
Photocopy of Draft	\$2.00	VISA Travel Card purchase or reload fee	\$4.95
Copy of statement	\$2.00/statement	Business Checking: Each check deposited over 50 per month	\$.10/item
Involuntary Closing of an account (Due to misuse)	\$29.00	Business Checking: Cash disbursements over \$20,000 per month	\$1.00/\$1,000
Check Presented and Returned Fee	\$10.00	Dormant Account Fee**	\$29.00
Super Saver below required minimum balance fee	\$10.00/month	Coin Redemption for NON-MEMBERS ONLY	\$5.00
Super Saver excessive withdrawal fee	\$10.00/occurrence		
Super Saver Overdraft fee	\$29.00		
License Sticker Fee	\$4.00		
Fax Service with in USA (per page)	\$0.50		
Debit Card PIN-based point-of-sale transaction	\$1.00		
ATM Withdrawal Transaction Fee (at non SOCU owned ATM's)	No Charge		
ATM Transfer Fee (at non SOCU owned ATM's)	No Charge		
ATM Overdraft Fee (per item) *	\$29.00		
Fee for Extra or Replacement ATM/Debit card OR Credit Card	\$10.00		

\*NSF (Non-Sufficient Funds) Fees subject to change with 30 days' notice.

\*\*Accounts with no communication or verification of contact information within three (3) years. If we are unable to contact you regarding your account it will turned over to applicable state as abandoned property.