

SCHEDULE OF SERVICE FEES

Effective January 1, 2019

In-person Cash Advance Fee	No Charge	Domestic Wire Transfer	\$29.00
Blue Pay online credit/debit card processing fee	\$10.00/transaction	In-Network Credit Union to Credit Union transfer	\$2.00
Research Fee	\$29.00/hour (min \$12.50)	Share Account Closed within 120 days from Opening	\$1.00
Cashier Checks (under \$1,000)	\$2.00/item	Loan Late Fee	5% of Payment made more than 10 days late
Money Orders (per item)	\$1.50	Legals: Levy/Garnishment/Citation	\$29.00
VISA Annual Fee	No Charge	CPI Placement fee	\$29.00
VISA Late Fee (1 st late payment within 6 billing cycles)	\$27.00	Mortgage Subordination Fee	\$29.00
VISA Late Fee (2 nd or any other late payment w/in 6 billing cycles)	\$29.00	No Hassle Loan Application Fee	\$29.00
VISA NSF Payment Return Fee	\$27.00	Loan Processing Fee for new unsecured loans (excluding TDR or LAP loan)	\$29.00
Photocopies of Medical Items	No Charge	Loan Extension Fee (including Skip-A-Pay)	\$29.00
Photocopies (per item over 5)	\$0.10	NSF Fee on loan payment paid with NSF check	\$29.00
Lamination (smaller than 8 1/2"x11")	\$0.50	Account reopening fee of an account closed w/in last 120days.	\$29.00
Lamination (8 1/2"x 11" or larger)	\$1.00	Early closing of a Christmas, Vacation, Or Youth Savers Club account	\$29.00
Monthly Checking Account Service Fee	No Charge	On-Line Bill Pay (fee does not apply if member has e-statements)	\$4.95/mo.
Automatic Transfer to Cover Overdraft per transfer	\$3.00	VISA Gift Card purchase fee (not reloadable)	\$4.95
NSF Draft (per item) *	\$29.00	VISA Every Day Spend Card purchase or reload fee	\$4.95
Stop Payment (per item if presented to clear)	\$29.00	VISA Travel Card purchase or reload fee	\$4.95
Photocopy of Draft	\$2.00	Business Checking: Each check deposited over 50 per month	\$.10/item
Copy of statement	\$2.00/statement	Business Checking: Cash disbursements over \$20,000 per month	\$1.00/\$1,000
Involuntary Closing of an account (Due to misuse)	\$29.00	Dormant Account Fee**	\$29.00
Check Presented and Returned Fee	\$10.00	Coin Redemption for NON-MEMBERS ONLY	\$5.00
Super Saver below required minimum balance fee	\$10.00/month		
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)	\$1.00 (after 3rd transaction per month)		
ATM Transfer Fee (at non SOCU owned ATM's)	\$1.00		
ATM Overdraft Fee (per item) *	\$29.00		
Fee for Extra or Replacement ATM/Debit card OR Credit Card	\$10.00		
NSF ACH Item*	\$29.00		

*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 be turned over to applicable state as abandoned property.