SOCU SCHEDULE OF SERVICE FEES

Effective 7/1/2024

ACCOUNT PROCESSING FEES

Account reopening fee of an account closed w/in last 120 days	$29.00
Automatic Transfer to Cover Overdraft	$3.00 *per transfer*
Copy of statement	$2.00 *per stmt*
Printout of account history	$2.00 *per printout*
Domestic Wire Transfer	$29.00
Dormant Account Fee*	$29.00
Early closing of a Christmas, Vacation, or Youth Savers Club Account	$29.00
In-Network Credit Union to Credit Union transfer	$10.00
Money Orders	$2.00 *per item*
NSF ACH item per presentment**	$29.00
NSF Draft item per presentment**	$29.00
Courtesy Pay Overdraft Fee per presentment**	$29.00
Official Credit Union Check under $1,000	$3.00 *per check*
Photocopy of Draft	$2.00 *per draft*
Restriction or Closing of Account *(Due to misuse)*	$29.00
Return item *(Chargeback fee)*	$10.00 *per item*
Share account closed within 120 days from opening	$1.00
Stop Payment if presented to clear	$29.00 *per item*
Super Saver below required minimum balance	$10.00 *per month*
Super Saver excessive withdrawal fee *(per item over 3/month)*	$10.00
Super Saver Overdraft fee	$29.00
Fresh Start Checking monthly fee *(if minimum not met)*	$5.00

ATM, DEBIT CARD, AND VISA FEES

ATM/Debit Overdraft fee per item***	$29.00
Fee for Extra or Replacement ATM, Debit Card or VISA Credit Card	$10.00
In-person Cash Advance Fee	No Charge****
Online ACH funding/credit/debit card processing fee per transaction	$10.00
VISA Annual Fee	No Charge
VISA Late Fee *(1st late payment w/in 6 billing cycles)*	$29.00
VISA Late Fee *(2nd or any other late payment w/in 6 billing cycles)*	$40.00
VISA NSF Payment Return item per presentment**	$29.00

LOAN PROCESSING FEES

CPI Placement	$29.00
Loan Extension Fee *(Including Skip-a-Pay)*	$29.00
Loan Processing Fee *(New Unsecured Loans, excluding TDR or LAP loans)*	$29.00
Mortgage Subordination Fee	$150.00
No Hassle Loan Application Fee	$29.00
Returned Loan Payment Fee	$25.00

OTHER SERVICE FEES

Coin Redemption for NON-MEMBERS ONLY	$5.00
Fax Service within USA	$0.50 *per page*
Lamination: *(per item smaller than 8 ½" x 11")*	$0.50
(per item 8 ½" x 11" or larger)	$1.00
Legals: Levy/Garnishment/Citation	$29.00
License Sticker Fee	$4.00 *per sticker*
Photocopies (per item over 5)	$0.10
Photocopies of Medical Items	No Charge
Research Fee (min $15.00)	$29.00 *per hour*

*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.

**Multiple Attempts may be made to submit a returned item for payment and that multiple fees may be charged to you as a result of a returned item and resubmission. Please see Terms and Conditions for additional information.

***NSF (Non-Sufficient Funds) Fees subject to change with 30-day notice

****No charge on Cash Advances on SOCU issued cards. Fees may be charged on non-SOCU cards per the issuer.