

SCHEDULE OF SERVICE FEES

Effective November 21, 2022

In-person Cash Advance Fee	No Charge	NSF ACH Item*per presentment***	\$29.00
Online ACH funding/credit/debit card processing fee	\$10.00/transaction	Domestic Wire Transfer	\$29.00
Research Fee (Minimum \$12.50)	\$29.00/hour	In-Network Credit Union to Credit Union transfer	\$10.00
Official Credit Union Check (under \$1,000)	\$2.00/item	Share Account Closed within 120 days from Opening	\$1.00
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)	\$29.00	Mortgage Subordination Fee	\$29.00
VISA Late Fee (2 nd or any other late payment w/in 6 billing cycles)	\$40.00	No Hassle Loan Application Fee	\$29.00
VISA NSF Payment Return item per presentment ***	\$29.00	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	Dormant Account Fee**	\$29.00
Automatic Transfer to Cover Overdraft per transfer	\$3.00	Coin Redemption for NON-MEMBERS ONLY	\$5.00
NSF Draft item per presentment***	\$29.00		
Stop Payment (per item if presented to clear)	\$29.00		
Photocopy of Draft	\$2.00		
Copy of statement	\$2.00/statement		
Restriction or Closing of an account (Due to misuse)	\$29.00		
Return Item (Chargeback Fee)	\$10.00		
Super Saver below required minimum balance fee	\$10.00/month		
Super Saver excessive withdrawal fee (per item over 3/month)	\$10.00		
Super Saver Overdraft fee	\$29.00		
License Sticker Fee	\$4.00		
Fax Service within USA (per page)	\$0.50		
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.

***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 refer to our Checking Account Overdraft Disclosure About Overdraft Services and Fees.