

SCHEDULE OF SERVICE FEES

Effective May 1, 2020

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 st late payment within 6 billing cycles)	\$27.00	CPI Placement fee	\$29.00
VISA Late Fee (1 st late payment within 6 billing cycles)	\$29.00 (eff. 6/24/2020)	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 Late Fee (2 nd or any other late payment w/in 6 billing cycles)	\$40.00 (eff. 6/24/2020)	Loan Processing Fee for new unsecured loans (excluding TDR or LAP loan)	\$29.00
VISA NSF Payment Return Fee	\$29.00 (eff. 6/24/2020)	Loan Extension Fee (including Skip-A-Pay)	\$29.00
Photocopies of Medical Items	No Charge	NSF Fee on loan payment paid with NSF check	\$29.00
Photocopies (per item over 5)	\$0.10	Account reopening fee of an account closed w/in last 120days.	\$29.00
Lamination (smaller than 8 1/2"x11")	\$0.50	Early closing of a Christmas, Vacation, Or Youth Savers Club account	\$29.00
Lamination (8 1/2"x 11" or larger)	\$1.00	On-Line Bill Pay (fee does not apply if member has e-statements)	\$4.95/mo.
Monthly Checking Account Service Fee	No Charge	VISA Gift Card purchase fee (not reloadable)	\$4.95
Automatic Transfer to Cover Overdraft per transfer	\$3.00	VISA Every Day Spend Card purchase or reload fee	\$4.95
NSF Draft (per item) *	\$29.00	VISA Travel Card purchase or reload fee	\$4.95
Stop Payment (per item if presented to clear)	\$29.00	Business Checking: Each check deposited over 50 per month	\$.10/item
Photocopy of Draft	\$2.00	Business Checking: Cash disbursements over \$20,000 per month	\$1.00/\$1,000
Copy of statement	\$2.00/statement	Dormant Account Fee**	\$29.00
Restriction or Closing of an account (Due to misuse)	\$29.00	Coin Redemption for NON-MEMBERS ONLY	\$5.00
Check Presented and Returned Fee	\$10.00		
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 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 be turned over to applicable state as abandoned property.