

SCHEDULE OF SERVICE FEES

Effective November 1, 2021

In-person Cash Advance Fee	No Charge		
Online ACH funding/credit/debit card processing fee	\$10.00/transaction	NSF ACH Item*per presentment	\$29.00
Research Fee	\$29.00/hour (min \$12.50)	Domestic Wire Transfer	\$29.00
Cashier Checks (under \$1,000)	\$2.00/item	In-Network Credit Union to Credit Union transfer	\$10.00
Money Orders (per item)	\$1.50	Share Account Closed within 120 days from Opening	\$1.00
VISA Annual Fee	No Charge	Loan Late Fee	5% of Payment made more than 10 days late
VISA Late Fee (1 st late payment within 6 billing cycles)	\$29.00	Legals: Levy/Garnishment/Citation	\$29.00
VISA Late Fee (2 nd or any other late payment w/in 6 billing cycles)	\$40.00	CPI Placement fee	\$29.00
VISA NSF Payment Return item per presentment	\$29.00	Mortgage Subordination Fee	\$29.00
Photocopies of Medical Items	No Charge	No Hassle Loan Application Fee	\$29.00
Photocopies (per item over 5)	\$0.10	Loan Processing Fee for new unsecured loans (excluding TDR or LAP loan)	\$29.00
Lamination (smaller than 8 1/2"x11")	\$0.50	Loan Extension Fee (including Skip-A-Pay)	\$29.00
Lamination (8 1/2"x 11" or larger)	\$1.00	NSF Fee on loan payment paid with NSF check	\$29.00
Monthly Checking Account Service Fee	No Charge	Account reopening fee of an account closed w/in last 120days.	\$29.00
Automatic Transfer to Cover Overdraft per transfer	\$3.00	Early closing of a Christmas, Vacation, Or Youth Savers Club account	\$29.00
NSF Draft item per presentment	\$29.00	On-Line Bill Pay (fee does not apply if member has e-statements)	\$4.95/mo.
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		
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 (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.