

SAFCU FEE SCHEDULE 1/1/2026



**SYLVANIA AREA
Federal Credit Union**
Sylvania's own Community Credit Union

Share Account Fees

*One Share on Deposit	\$5
*Opening Checking Deposit	\$50
*Overdraft Transfer fee:	\$10
*IRA Share Account Annual fee:	\$10
*Share Account (Official) Check fee	\$2 per
**Regulation D Violation fee:	\$12 per item (Over six EFT transactions per month)
*Dormant Account Fee (After 1 Year)	\$1 Month

Share Draft/ATM/Debit Account

Classic Share Draft Checking "76"

Minimum balance (\$250) fee: \$10 per month - if the account balance is not maintained daily. No dividend on Classic checking.

"Free Checking"/Senior Saver Checking Account "75"

No monthly fee with qualifying additional services and/or over age 65.

Other Share Draft/Debit Fees

*Account activity copy per page:	\$1
*Duplicate Statement fee:	\$5
*Overdraft/NSF fee:	\$30 per item
*Returned/Deposit Item fee:	\$30 per item
*Stop Payment fee:	\$20 per item
*Check Printing fee:	Prices may vary
*Courtesy Pay fee:	\$30 per item, additional \$30 per item after 10 days unpaid
*ATM/Debit/VISA replacement Card	\$5 1st card, \$10 2nd card, each additional \$15 per card

Other Service Fees (applicable to all accounts)

*Acct Reconcile/Research fee (per hr.)	\$30
*Phone Transfer/online transfer	\$2 per trans
*Gift Card Fee	\$3
*Travel/Reloadable Cards	\$5 one time / \$1 per reload fee Envisant
*Legal Process/Garnishment fee:	\$25 per item/hour
*Photo Copy/Fax fee:	\$2
*Notary Fee:	\$2 per copy
*Mailing/Returned mail fee	\$2
*Priority/Certified mail	\$ Varies per USPS
*Account Closing Fee:	\$5 Within 3 months of opening
*Wire fee	\$25
*ACH Origination Fee:	\$25 (waived for SAFCU loan auto pay)
*Coin Counter Fee:	10% of container for non-members
*Printed Statement Fee (per month)	\$2
*Non-member ATM Fee	\$3

*The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date of 1/1/2024. If you have any questions or require current rate and fee information on your account, please call the Credit Union.

