



**SAFCU FEE SCHEDULE** (1/1/2021)

**Share Account Fees**

*One Share on Deposit	\$5
*Overdraft Transfer fee:	\$10
*IRA Share Account Annual fee:	\$10
*Share Account (Official) Check fee:	Payable to member - No Charge Payable to another party- \$2 per check after one per day
*Regulation D Violation fee:	\$12 per item (Over six EFT transactions per month)
*Dormant Account Fee (After 1 Year)	\$10

**Share Draft/ATM/Debit Account**

**Classic Share Draft Checking "X"**

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 "0"**

No monthly fee with qualifying additional services and/or over age 65. Dividends paid on balances over \$1000.

**Other Share Draft/Debit Fees**

*Account activity copy per page:	\$1
*Duplicate Statement fee:	\$5
*Overdraft/NSF fee:	\$30 per item
*Returned 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 (not on Virtual Branch)	\$2 per trans
*Deposited Item Return fee:	\$20 per item
*Money Order fee:	\$2 per Money Order
*Gift Card Fee	\$3
*Travel/Reloadable Cards	\$5 one-time / \$3 per refill fee
*Legal Process/Garnishment fee:	\$25 per hour/item
*Photo Copy/Fax fee:	\$2
*Duplicate Statement Fee:	\$5 per copy
*Mailing/Returned mail fee	\$2 per item
*Account Closing Fee:	\$5 (within 3 months of opening)
*Official Check fee:	\$2 per check after one per day
*Wire fee:	\$20
*ACH Origination Fee:	\$20 (waived for SAFCU loan automatic payment)
*Coin Counter Fee:	10% of container
*Vehicle Title/Mortgage Lien Release Fee:	Varies by State (passthrough fee)
*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 1/1/2021. If you have any questions or require current rate and fee information on your account, please call the Credit Union.

