

PERSONAL FEE SCHEDULE

CURRENTLY OFFERED ACCOUNTS
SERVICE FEES AND CHARGES AS OF OCTOBER 25, 2024

PRIMARY SAVINGS ACCOUNT

Monthly Maintenance Fee.....\$2.00 per month
Waived with additional account relationship, \$50.00 minimum balance, activity within the last twelve (12) months, or younger than 22 years.

CHECKING ACCOUNTS

Monthly Maintenance Fee
Free Checking.....FREE
Free Rewards Checking.....FREE
Free Easy Checking.....FREE

CHECKING SERVICES

Check Printing.....Varies
Foreign Check Collection.....Varies
NSF Return Fee.....\$10.00 per item
Not sufficient fund returns from Check and/or ACH.
Overdraft Transfer Savings to Checking.....FREE
Overdraft Clearing Fee *
Overdrafts caused by paid Checks and/or ACH/electronic items based on available balance. Includes everyday debit card transaction if member has opted in for this service.

Overdraft Advance Amount	Fee Amount
\$10.00 and under	No Fee
\$10.01 to \$25.00	\$2.00
\$25.01 to \$50.00	\$15.00
\$50.01 and over	\$27.00

Overdrawn Fee².....\$27.00 per item*
Negative available balance due to debit card transactions.

*No more than 4 Overdraft Clearing or Overdrawn Fees are charged per account, per day.

NEGOTIABLE INSTRUMENTS

Cashier's/Corporate Checks.....\$5.00 per check
Fee waived for the first three (3) checks per month on all accounts or five (5) checks per month on Free Rewards Checking
Express Delivery of Cashier's/Corporate check.....Varies

ATM & DEBIT CARDS TRANSACTIONS AND REPLACEMENT

CO-OP® Network ATMs.....\$1.00 per transaction
Fee waived on memberships with checking account
Out-of-Network ATMs.....\$1.00 per transaction
Excludes Free Rewards Checking account
International Transaction Fee.....2% of each transaction
Including online/phone transactions made in the U.S. but with a merchant in a foreign country
Express Delivery for Replacement Card¹.....\$25.00
Instant Issue in Branch.....\$10.00 per card
One free replacement per cardholder every six months. Fee does not apply to cards replaced due to fraud, compromise, or stolen.

ONLINE BANKING

Pay-A-Person Debit Card Delivery.....\$0.75 per payment

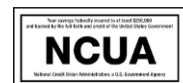
MISCELLANEOUS

Collection Item – Incoming / Outgoing.....\$20.00 per item
Plus any outside institution fees
Wire Transfer Outgoing – Domestic.....\$35.00 per wire
Wire Transfer Outgoing – International.....\$45.00 per wire
Wire Tracing or Recall Fee.....\$25.00 per wire
Levy, garnishment, or other legal process.....\$35.00
Account Research (minimum 1 hour).....\$30.00 per hour
Escheat Account Fee.....\$2.00
Stop Payment (Check, ACH, Cashier's/Corporate Check).....\$27.00
Notary (non-SCU documents).....1 FREE per month
\$15.00 per signature thereafter
Medallion Signature Guarantee Stamp.....FREE
Payment-by-Phone (Propay) Non-refundable convenience fee
ACH Payment.....\$1.95
Debit Payment.....\$4.95

Please Note:

¹ Additional fee may apply for overnight delivery.

² Negative available balance due to recurring pre-authorized payments with a debit card or when settled debit card transactions exceed the overdraft limit.



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