

FEE SCHEDULE

EFFECTIVE MAY 1, 2016

Bylaw requirements – You must complete payment of one share into your Savings Account (s) as a condition of admission to membership. The par value of a share is \$5. The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Savings Account

Withdrawals.....	6 free per Qtr, \$2 each thereafter
Maintenance Fee (<\$1000 w/ no loans, checking, CD, IRA or Direct Deposit)	\$5 per month
Change Account Due to Lost Account Information.....	\$25
Close Account Within 90 Days of Opening.....	\$5

Checking Account

Non-usage Fee.....	\$5 per month (See Account Disclosures, Sec 7)
Nonsufficient Funds (Check, ACH, VISA Debit)	\$25 per item
Overdraft Protection from Savings	No Charge (See Account Disclosures, Sec 5)
Overdraft Protection from Line of Credit.....	No Charge / Minimum \$50 Transfer
Overdraft by Courtesy Pay	\$25 per item
Copy of Check (free on Online Banking for 45 Days).....	\$5 per check
Temporary Checks (with new checking account & check order)	Free
Temporary Checks	\$5 for 10 pack
Check Order.....	Based on design & quantity

VISA Debit Card

New / Replacement Card	\$5
Change Personal Identification Number (PIN).....	\$5
Nonsufficient Funds Withdrawal / Debit Purchase.....	\$25
ATM / Point of Sale Transactions	No Charge (See Electronic Funds Disclosures, Sec 1.A)

Electronic Services

Online Banking	No Charge
Online Banking Password / Login Reset	\$5
Insufficient Funds – Bill Payment	\$25 per item
Stop Payment - Bill Payment.....	\$25 per Item
Mobile Check Depositing.....	No Charge
Mobile Banking.....	No Charge

Audio Response Teller

Access Calls.....	5 free per month, \$1 each thereafter
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Other Fees

Copy of Statement.....	\$3 per month requested
Stop Payment.....	\$25 per item
Account Research	\$35 per hour
Garnishments, Levies & Executions.....	\$35
Deposited Checks Returned Unpaid	\$25
Collection Item (incoming).....	\$10
Collection Item (outgoing).....	\$25
Late Loan Payment	\$20
ACH Origination (one time and recurring)	\$6
ACH Insufficient Funds.....	\$25 per item
Certified Check.....	\$3
Money Order	\$1 each
Traveler's Cheques For Two	\$1 per 100
American Express Gift Cheques	\$2.50 each ...
VISA Gift Card (non-reloadable).....	\$3 per card
VISA Gift Card (reloadable).....	\$4.50 per card / reload



IRA Annual Fee	No charge
Return Mail Handling Fee.....	\$4.50
Notary Service.....	No charge
Photocopy	\$1 per page
Fax Usage	\$1 per page
Skip A Payment.....	\$25 per loan
Money Market Below Minimum Balance (see TIS).....	\$10 per month
Incoming Wire	No charge
Outgoing Wire - Domestic	\$15
Outgoing Wire – International.....	\$55
Western Union – Domestic.....	\$17.50

Non-Space City Credit Union Members

Check Cashing	1% of total
Foreign Card Transactions at Space City Credit Union Owned ATMs	\$1.50

