

## FEE SCHEDULE

EFFECTIVE MARCH 1, 2015

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

Service Charge . . . . .	No fee if members have:
1) performed at least five transactions with their Space City CU debit card during the calendar month and	
2) have logged in to their online banking account within the last three months and	
3) have signed up for free e-statements. If members do not meet this criteria, they will be charged \$5 per month.	
(*See Note below for checking account service fee exemptions)	
Nonsufficient Funds (Check, ACH, VISA Debit) . . . . .	\$25 per item
Overdraft Protection From Savings . . . . .	No Charge (* See Note Below)
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) . . . . .	\$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 Note Below)

### Electronic Services

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

\* See Share Account limitations for details

\*\* See ATM Refund Disclosure for rebate details

Collection Item (incoming) .....	\$10
Collection Item (outgoing) .....	\$25
Late Loan Payment .....	\$20

**FEE SCHEDULE (CONTINUED)**

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
Direct Deposit/Payroll Deduction .....	No charge
Auto Transfer .....	No charge
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

**Non-Space City Credit Union Members**

Check Cashing .....	1% of total
Foreign Card Transactions @ Space City CU Owned ATMS .....	\$1.50

\*Checking account service fee exemptions: Members with an aggregate loan of account balance over \$10,000.00, and those 21 and under and 65 or older