

## FEE SCHEDULE

### EFFECTIVE JULY 1, 2020

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

Close Account Within 90 Days of Opening.....	\$5
Maintenance Fee (<\$1000 w/ no loans, checking, CD, IRA or Direct Deposit) .....	\$5 Per Month
Account Number Change.....	\$25
Savings Account Transfer Fee.....	.6 Free Per Month, \$2 Each Thereafter
Withdrawals.....	.6 Free Per Qtr, \$2 Each Thereafter

#### Checking Account

Check Order (primary 50 or older=free checks) .....	Based On Design & Quantity
Copy of Check Deposited at Space City CU.....	\$5 Per Check
Monthly Fee**.....	\$5 Per Month (See Account Disclosures, Sec 7)
Overdraft by Courtesy Pay.....	\$25 Per Item
Overdraft Protection from Line of Credit.....	\$.1 / Minimum \$50 Transfer
Temporary Checks (with new checking account & check order) .....	Free
Temporary Checks.....	\$.5 For 8 Pack

#### VISA Debit Card

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

#### Electronic Services

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

#### Audio Response Teller

Balance By Phone.....	.5 Free Per Month, \$1 Each Thereafter
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#### Other Fees

Account Research .....	\$35 Per Hour
ACH Insufficient Funds.....	\$25 Per Item
ACH Origination (one time and recurring) .....	\$6
Certified Check.....	\$3
Collection Item (incoming) .....	\$10
Collection Item (outgoing).....	\$25
Deposited Checks Returned Unpaid .....	\$25
Fax Usage .....	\$1 Per Page
Garnishments, Levies & Executions .....	\$35
Incoming Wire .....	No Charge
IRA Annual Fee .....	No Charge
Late Loan Payment .....	\$20



Money Market Below Minimum Balance (see TIS) .....	\$10 Per Month
Money Market Withdrawals.....	5 Free Per Month, \$2 Each Thereafter
Notary Service.....	No Charge
Outgoing Wire - Domestic .....	\$15
Outgoing Wire – International.....	\$55
Paper Statement Fee*** .....	\$2.50 Per Statement
Photocopy .....	\$1 Per Page
Return Mail Handling Fee.....	\$4.50
Skip A Payment.....	\$25 Per Loan
Statement Reprint Fee.....	\$3 Per Month Requested
Stop Payment.....	\$25 Per Item
VISA Gift Card (non-reloadable).....	\$3 Per Card
VISA Gift Card (reloadable).....	\$4.50 Per Card / Reload

**Non-Space City Credit Union Members**

Space City Check Cashing .....	1% Of Total
Transactions at Space City Credit Union Owned ATMs .....	\$1.50 to \$2.50 Depending Upon Machine

\*\*Checking accounts are free for all members who have:

1. Performed at least five transactions with their Space CityCredit Union 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.

[Fee exemptions: Members with an aggregate loan or account balance of \$10,000 or more, and those 21 and under and 65 or older.]

\*\*\*Primary members 18 years of age and younger or 65 and older are exempt from the paper statement fee.



## FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at Space City Credit Union. It only applies to the availability of funds in transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. **GENERAL POLICY.** Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. **RESERVATION OF RIGHT TO HOLD.** In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. **HOLDS ON OTHER FUNDS.** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

4. **LONGER DELAYS MAY APPLY.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. **SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

6. **FOREIGN CHECKS.** Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

