

FEE SCHEDULE

EFFECTIVE October 23, 2023

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
Cashier's 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	\$3.50

****Your Checking and Savings Accounts are free if the following requirements are met:**

Savings Accounts:

- (1) Direct deposit (at least monthly of no minimum set amount)
- (2) OR
- (3) Open a Certificate of Deposit (Save to Win is only \$25 minimum deposit) OR
- (4) Open a Checking Account or Money Market OR
- (5) Open an IRA OR
- (6) Get a Space City Credit Card OR
- (7) Have any loan (regardless of amount) (8) Saving account balance of \$1,000 or more

Fee exemptions:

Those 18 and under and 65 or older.

This fee will be charged after the account has been opened for 6 months. The account will be debited until the available balance is \$0.00. This fee will not draw the account negative. The \$5.00 required to be a member will remain in the account. Fee is charged on the last day of the month.

Checking Accounts:

- (1) Perform at least 5 transactions with their Space City Credit 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.
- (4) 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.

Those 21 and under and 65 or older.

This fee will be charged after the account has been opened for 30 days. This fee can take the account negative. Fee is charged on the last day of the month.

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

