

Share Account Fees

Par Value of One Share	\$25.00
Account Closing Fee	\$10.00 if closed within first 90 days of account opening
Check Cashing Fee (No fee for checks drawn on SCU)	\$15.00 fee is waived when deposit or loan relations is more than \$150.00
Minimum Balance Fee	\$5.00 per month if \$150 daily minimum balance is not maintained. This is waived if you have another share or loan with SCU.

Share Draft Account Fees

All Accounts Copy of Paid Draft Fee	\$3.00 per item
All Accounts Share Overdraft Fee	\$3.00 per transfer
Money Market Minimum Balance Fee	\$5.00 per month if minimum balance is not maintained
Classic Checking Paper Statement Fee	\$3.50 per month
Classic Business Checking Account Minimum Balance Fee	\$12.00 per month if minimum balance is not maintained
Share Draft Insufficient/Uncollected Funds - Returned	\$32.00 per item
Share Draft Insufficient/Uncollected Funds - Overdraft Privilege	\$32.00 per item
Share Draft Printing Fee	Prices may vary depending upon style
Stop Payment Fee	\$35.00 per request

Club Account Fees

Christmas Club - Excessive Withdrawal Fee	\$5.00 per withdrawal after one (1) free withdrawal per club period
Vacation Club - Excessive Withdrawal Fee	\$5.00 per withdrawal after two (2) free withdrawals per year

Other Service Fees (applicable to all accounts)

Account Reconciliation Fee	\$20.00 per hour, \$10.00 minimum
Account Research Fee	\$20.00 per hour, \$10.00 minimum
Account Conversion Fee	\$25.00 per conversion
Cashing Rapid Refund Loan Check	\$25.00
Official Check	\$5.00 per check
Collection Item Fee	\$32.00 per item
Deposited Item Return Fee-First Return	\$5 per item on the first deposited return
Deposited Item Return Fee-Returned For a Second Time	\$32.00 per item if funds are not available, \$5 if funds are available
Loan Payment Return Fee	\$5.00 per item
Dormancy Fee	\$5.00 per month after two (2) years
Legal Process Fee (Lien, Levy, etc)	\$20.00 per hour, \$10.00 minimum
Money Order Fee	\$3.00 per item
Insufficient/Uncollected Funds Fee	\$32.00 per item
Online Bill Pay Inactive Fee	\$5.00 per month after six (6) months
Telephone Payment Fee	\$3.00 per payment
Return Mail Fee	\$5.00 per item
Statement Copy Fee	\$3.00 per copy
Wire Transfer (Incoming Fee)	\$10.00 per transfer
Wire Transfer (Outgoing Fee)	\$20.00 per transfer
Verification of Deposit by Fax Fee	\$3.00 per request
Prepaid Visa Gift Card Fee	\$3.00 per card
Safe Deposit Box	
Fees	Lost key - \$75.00 / Drill - \$150.00
Rental (annual)	3 x 5 - \$20.00 3 x 10 - \$30.00 5 x 10 - \$40.00 10 x 10 - \$70.00

Electronic Funds Transfer Fee

Foreign ATM Fee	\$1.00 per use of a foreign ATM machine
Replacement Debit/Credit Card Fee	\$15.00 per item
Replacement Credit Card PIN Fee	\$3.00 per occurrence
Credit Card Late Payment Fee	\$15.00

Exemptions

Minors Exempt: 17 & Under	Full Time Student Exempt: 22 & Under
Minimum Balance Fee	Minimum Balance Fee
Monthly Service Fee	Monthly Service Fee
Check Cashing Fee	Check Cashing Fee
Senior Advantage Exempt: Over 50	Military Exempt:
Money Orders (5 Free per Month)	Check Cashing Fee