

# FEE SCHEDULE

Effective October 1, 2017



All fees and charges are subject to change at any time.

CHECKING ACCOUNTS	FEE	HOW TO AVOID
<b>Personal</b>	<b>\$5</b> Monthly	When any one of the following applies: <ul style="list-style-type: none"> <li>• Age 24 or younger</li> <li>• Age 65 or older</li> <li>• Monthly combined direct deposit(s) of \$500 or more into one or more SHCU accounts</li> <li>• Maintain average daily balance of \$2,500 or more across all SHCU accounts (checking, savings, certificates, etc.)</li> </ul>
<b>Premium</b>	<b>\$5</b> Monthly	Maintain an average daily balance of \$2,500 or more in the account.
<i>The Premium Checking account has been discontinued. Existing Premium Checking accounts remain active.</i>		
<b>Nonprofit Organization</b>	<b>\$10</b> Monthly	
<b>Small Business</b>	<b>\$15</b> Monthly	

ELECTRONIC SERVICES	FEE	HOW TO AVOID
<b>ATM</b> Excessive Withdrawal	<b>\$1</b> Each withdrawal after 6 per month	Use your debit card at point of sale to withdraw cash fee-free and/or limit ATM withdrawals to 6 per month.
<b>Bill Pay</b>	<b>No Charge</b> Up to 20 transactions within a month <b>\$1</b> Each transaction after 20 within a month	
<b>e-Statements</b>	<b>No Charge</b>	
<b>Mobile Banking</b>	<b>No Charge</b>	
<b>Mobile Check Deposit</b> User eligibility conditions apply to this service	<b>No Charge</b>	
<b>Online Banking</b>	<b>No Charge</b>	

SAVINGS ACCOUNTS	FEE	HOW TO AVOID
<b>Dormant Account</b>	<b>\$10</b> Quarterly After 12 months of inactivity	Generate activity (deposit, withdrawal, funds transfer, etc.) on the account within each 12 month period and maintain a combined balance of \$100 or more on deposit at the Credit Union.
<b>Club Accounts</b> Early Withdrawal	<b>\$15</b> Each	Limit withdrawals to the penalty-free withdrawal period.
<b>IRA Savings</b> Excessive Withdrawal	<b>\$15</b> Each after 3 in a month	
<b>Money Market</b> Below Balance	<b>\$5</b> Monthly	Maintain a daily balance of \$500 or more in the account.
<b>Money Market &amp; Savings</b> Excessive Transactions	<b>\$10</b> Each Applies to each check, automatic draft (ACH) or transfer after 6 total per month.	
<b>Term Certificates</b> Early Withdrawal	Each early withdrawal is subject to a penalty amounting to: <ul style="list-style-type: none"> <li>• 90 days of interest on terms of 12 months or less.</li> <li>• 180 days of interest on terms greater than 12 months.</li> </ul>	Limit withdrawals to the account maturity penalty-free withdrawal period.

CARDS	FEE
ATM • Credit • Debit	
<b>Card Replacement</b>	<b>\$8</b> Each occurrence
<b>Card Mailed to Branch</b>	<b>\$5</b> Each
<b>PIN Replacement</b>	<b>\$5</b> Each occurrence
<b>PIN Mailed to Branch</b>	<b>\$5</b> Each

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IN-BRANCH	FEE	HOW TO AVOID
Account Reconciliation/Research	<b>\$25</b> Hourly	
CarFax Report	<b>\$18</b> Each report	
Check Cashing	<b>\$5</b> Each check	
Check Copy	<b>\$5</b> Each	
Coin Deposits/Coin Counter	<b>5%</b> of the total amount	
Fax	<b>\$1</b> Per page	
Money Order	<b>\$1</b> Each	
Photo Copies	<b>\$1</b> Per page	
Starter Checks	\$1 for 4 \$3 for 12	Free at account opening (maximum of 12). Starter checks issued any time after account opening will incur a fee.
Statement Copy/Account History	<b>\$5</b> Each copy	
Stop Payment ACH or Check	<b>\$25</b> Each request	
Stop Payment Teller Check or Money Order	<b>\$25</b> Each item	
Stop Payment Cancellation	<b>\$10</b>	
Teller Check	<b>\$2</b> Each check when check is made payable to a third party	
In-Branch Withdrawal	<b>\$5</b> Each withdrawal after 4 per month	<ul style="list-style-type: none"> <li>Use your debit card at point of sale to withdraw cash fee-free.</li> <li>Use surcharge-free ATM terminals within card limits.</li> <li>Limit in-branch teller counter withdrawals to four or less within the month.</li> </ul>

OTHER	FEE	HOW TO AVOID
Account Early Closure	<b>\$25</b> Within 6 months of account opening	
Account Garnishment/ Tax Levy	<b>\$75</b> Each occurrence	
Account Verification	<b>\$7</b> Each occurrence When verifying member account funds for any third party (with the exception of government assistance programs)	
Escheat	<b>\$50</b>	
Loan Payment by Phone	<b>\$3</b> ACH <b>\$4.95</b> Debit card	Use SHCU audio banking, mobile banking, online banking, branch walk-in or drive-thru options.
NSF	<b>\$25</b> Each <b>\$75</b> Maximum per day	
Returned Deposit Item	<b>\$10</b> Each item	
Returned Mail	<b>\$5</b> Per account	Immediately inform the Credit Union of a change to your mailing and physical addresses when the change occurs.
Shared Branch	<b>\$2</b> Each withdrawal No charge to SHCU members for deposits	
Wire Transfer Domestic	<b>\$15</b> Each outgoing Incoming <b>No charge</b>	
Wire Transfer International	<b>\$35</b> Each outgoing Incoming <b>No charge</b>	
Withdrawal Request by Phone	<b>\$1</b> Each outgoing	Use SHCU audio banking, mobile banking, online banking, branch walk-in or drive-thru options.