

FEE SCHEDULE

Effective February 1, 2019



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

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

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

ELECTRONIC SERVICES	FEE	HOW TO AVOID
ATM Excessive Withdrawal	\$1 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.
Bill Pay	No Charge Up to 20 transactions within a month \$1 Each transaction after 20 within a month	
e-Statements	No Charge	
Mobile Banking	No Charge	
Mobile Check Deposit User eligibility conditions apply to this service	No Charge	
Online Banking	No Charge	

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

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

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