

FEE SCHEDULE

Effective April 1, 2023

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 Self-Help CU accounts (checking, savings, certificates, etc.)
Premium	\$5 Monthly	Maintain an average daily balance of \$2,500 or more in the account.
The Premium Checking account has been discontinued. Existing Premium Checking accounts remain active.		
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	
Savings Excessive Transactions	\$1 Each (not to exceed \$10) Applies to automatic draft (ACH) or transfer after 6 total per month.	
Money Market Excessive Transactions	\$10 Each Applies to each check, automatic draft (ACH) or transfer after 6 total per month.	
Money Market Below Balance	\$5 Monthly	Maintain a daily balance of \$500 or more in the account.
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.

CARDS ATM • Credit • Debit	FEE
Card Replacement	\$8 Each occurrence
Card Mailed to Branch	\$5 Each occurrence
Card Replacement (Rush Delivery)	\$45 (shipping charge) Each occurrence
PIN Replacement	\$8 Each occurrence
PIN Mailed to Branch	\$5 Each occurrence
PIN Replacement (Rush Delivery)	\$45 (shipping charge) Each occurrence

ELECTRONIC SERVICES	FEE
Bill Pay	\$1 Each transaction after 20 within a month No Charge Up to 20 transactions within a month
e-Statements	No Charge
Mobile Banking	No Charge
Mobile Check Deposit User eligibility conditions apply to this service	No Charge
Online & Audio Banking	No Charge

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IN-BRANCH	FEE	HOW TO AVOID
Account Reconciliation/ Research	\$25 Hourly	
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	

OTHER	FEE	HOW TO AVOID
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 Self-Help CU audio banking, mobile banking, online banking, branch walk-in or drive-thru options.
Insufficient Funds (NSF)	No Charge	
Returned Deposit Item	\$10 Each deposit account 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 Self-Help CU members for deposits	
Wire Transfer Domestic	\$15 Each outgoing Incoming No Charge	
Withdrawal Request by Phone	\$1 Each outgoing	Use Self-Help CU audio banking, mobile banking, online banking, branch walk-in or drive-thru options.