

FEE SCHEDULE

Effective October 1, 2017



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 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.)
<i>The Personal Checking Account fee and "How To Avoid" conditions go into effect on December 1, 2017.</i>		
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	

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	

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.

CARDS ATM • Credit • Debit	FEE
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	
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	
Wire Transfer International	\$35 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.