FEE SCHEDULE

Effective October 1, 2025

Self-Help Credit Union

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: • 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.)
Access	$5 Monthly	
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.		
Business	$15 Monthly	When any of the following applies: • If average daily balance across all accounts is $2,500 or greater.
Non-profit	$10 Monthly	
Business Transaction Fees	Free up to 100 items per month; $0.25 per item thereafter.	
Non-Profit Transaction Fees		

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 **Avoid fee** - Use the self-select PIN option by phone
PIN Mailed to Branch	$5 Each occurrence
PIN Replacement (Rush Delivery)	$45 (shipping charge) Each occurrence

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: • 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
Bill Pay	$1 Each transaction after 20 within a calendar month

Federally insured by NCUA.

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IN-BRANCH	FEE	HOW TO AVOID
Account Reconciliation/ Research	Members: $25 per hour Non-Members: $50 per hour	
Check Cashing	$5 Each check	
Check Copy	$5 Each	
Rolled Coin Acceptance	5% of amount presented	
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 Each occurrence	
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 or amount permitted by state law, whichever is less	
Loan Payment from Another Financial Institution by Phone or Online (via a third party vendor)	$3 ACH $4.95 Debit card	Use Self-Help CU audio banking, mobile banking, online banking, branch walk-in or drive-thru options.
Non-sufficient Funds (NSF)	No Charge	
Returned Deposit Item	No Charge	
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, plus any third party fees. 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.
Check Orders	Cost varies with selection	