Fee Schedule Effective February 11, 2026

Service Federal Credit Union Corporate Offices
Stateside Offices: P.O. Box 1268, Portsmouth, NH 03802 | 800.936.7730
Overseas Offices: Unit 3019, APO AE 09021-3019 | 00800.4728.2000

This Fee Schedule sets forth the conditions, fees and charges applicable to your accounts. This schedule is incorporated as part of your account agreement with Service Federal Credit Union.

Checking Accounts

Tiers are assigned on the first of each month based on the prior month's activity and requirements are as follows**.**
Basic: No Requirement.
Direct Deposit: Direct Deposit of your Net Pay[1] into your checking account each month.
Direct Deposit+: DFAS Direct Deposit (Military, military retirees and select government workers who get paid by the Defense Finance and Accounting Service) OR Direct Deposit Tier Requirements and at least 5 payments[2] per month.

Everyday and Dividend Checking			
Tier	Basic	Direct Deposit	Direct Deposit+
Savings Transfer Overdraft Protection	FREE	FREE	FREE
ATM Surcharge and Foreign Transaction Fee Rebates	None	Up to $15 monthly	Up to $30 monthly
Out of Network ATM Fee[3]	None	None	None
Cashier's Check	$5	$5	No Charge
Loan Discount[4]	No Discount	0.50%	0.75%

Card Fees

Debit Card Replacement - Standard $9
Debit Card Replacement - Expedited Rush ..... Up to $150
Debit Card Pin Replacement $2
Foreign Transaction Fee - debit ..... Up to 1% of the transaction amount
[A foreign transaction is one with a foreign merchant regardless of where you may be located]

International Activities

Euro Check $4
International Bill Payments – Online - per payment $1
International Bill Payments - In-branch - per payment $2
Foreign Bank Research Fee €31
International Wire Transfer Fee (outgoing) $40
Force Posted V PAY Transactions $30

NSF and Overdraft Protection Fees

Returned Items -per return (Nonsufficient funds/uncollected funds) $19
Courtesy Pay (up to $1,250 limit) $19
Everyday debit card and ATM transactions that are less than or equal to $15 will not be charged a Courtesy Pay Fee.

Monthly Maintenance Fee

Dividend Checking (fee waived with $1,500 min daily balance) $10

Money Market Low Balance Fees

Money Market (under $2,500) $5

Miscellaneous

Foreign Check Processing Fee - checks drawn on Non-U.S. Banks - per item .. $18
Statement Copy - per statement period (free through online banking) $2
Bad Address Returned Item - per return $5
Inactive Account - per month *(after 12 months of inactivity)* $10
Research Fee - per hour $25
Levy/Garnishment/Legal Service Fee - per action $100
Temporary Share Draft Issuance Fee - per draft (minimum of 4) ..... $.50
Check Copy - per item (free through online banking) $1.50
Money Order $3
Domestic Wire Transfer Fee - Outgoing $20
Stop Payment $30
Check printing fee ..... Variable
Cashier's Check fee (waived for Direct Deposit+) $5

Transaction Limitations

ATM and Debit cards are subject to a daily cash withdrawal limit of $1,000 per calendar day. This limit may be less if Service Credit Union network is temporarily unavailable.
Please see the Account Agreement and Disclosures for the daily limit on point-of-sale transactions.
Terminals not owned by us, which may be accessed by your ATM or debit card, may have additional limitations.
The maximum number of Courtesy Pay Fees per day is 12.

FM 11-02 REV 02/26 Insured by NCUA [1]Direct deposit in your checking account of net pay includes but is not limited to payroll deposits, social security deposits, retirement payments, and other sources of net income. Direct deposit must total at least $500 per month to qualify. [2]Payments are defined as member-initiated transactions that are debits from a checking account or purchases or advances on a Service Federal CU credit card. Examples of these transactions include purchases with a debit or credit card, ACH payments, online bill payments, International Bill Pay, payments by check, ATM withdrawals, in-branch withdrawal transactions, or payment and internal transfers from a Service Federal CU checking account. [3]Out of Network ATM Fee refers to an SCU-imposed fee for using an ATM outside of our network. The ATM owner/operator may still impose a surcharge fee. Our ATM surcharge rebates would apply to those fees imposed by non-network ATM owners/operators. [4]Loan Discounts do not apply to real estate, lines of credit, business loans, certificate or share secured consumer loans, or VISA loans. Discount will be applied to the APR that a member qualifies for based on creditworthiness and checking account tier. The collateral age and loan term may impact the APR offered. Member must maintain the tier qualifications for the life of the loan in order to keep the loan discount. Discount conditions will be set forth in your loan contract. Floor Rate may apply.

Rate Schedule

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This Rate Schedule sets forth the rates applicable to the accounts listed below. This schedule is incorporated as part of your account agreement with Service Federal Credit Union.

Effective November 3, 2026

TYPE OF ACCOUNT	*MINIMUM AVERAGE DAILY BALANCE TO OBTAIN APY*	*TERM*	*DIVIDEND RATE*	*ANNUAL PERCENTAGE YIELD*
	$5.00 To Open An Account			
PRIMARY SAVINGS	$0.00 - $500.00		4.889%	5.00%
	$500.01+		0.250%	5.00% - 0.25%
HOLIDAY CLUB	$0.00-$3,000.00		2.960%	3.00%
(New accounts cannot be opened)	$3,000.01+		0.250%	3.00% - 0.25%
SERVICE+ SAVINGS*	$0.00-$25,000.00		3.445%	3.50%
	$25,000.01+		0.250%	3.50% - 0.25%
CLUB SAVINGS	$50.00		0.250%	0.25%
DEPLOYED WARRIOR SAVINGS	$0.00-$10,000.00		9.569%	10.00%
	$10,000.01+		0.100%	0.100%
EVERYDAY CHECKING	N/A		N/A	N/A
DIVIDEND CHECKING	$0.00		0.150%	0.15%
	$2,500.00 - $24,999.99		0.549%	0.55%
MONEY MARKET	$25,000 - $99,999.99		0.698%	0.70%
	$100,000.00+		2.472%	2.50%
TRADITIONAL IRA	$50.00		0.598%	0.60%
ROTH IRA	$50.00		0.598%	0.60%
COVERDELL ESA	$50.00		0.598%	0.60%
SHARE & IRA CERTIFICATES		*TERM*		
	$500.00	3 MONTHS	3.203%	3.25%
	$250.00	6 MONTHS	3.928%	4.00%
	$500.00	9 MONTHS	4.169%	4.25%
	$500.00	11 MONTHS	3.154%	3.20%
	$500.00	12 MONTHS	4.169%	4.25%
	$500.00	15 MONTHS	4.266%	4.35%
	$500.00	18 MONTHS	2.960%	3.00%
	$500.00	24 MONTHS	2.960%	3.00%
	$500.00	36 MONTHS	2.325%	2.35%
	$500.00	48 MONTHS	2.423%	2.45%
	$500.00	60 MONTHS	2.472%	2.50%

Certain rate restrictions & requirements apply. Please ask for complete disclosure details.

ANY TERM BETWEEN 6 MONTHS AND 60 MONTHS MAY BE NEGOTIATED
Rates subject to change without notice

*** Must have a qualifying direct deposit into your checking account as defined in the Service+ Savings Additional Information section of the Account Agreement and Disclosures to receive the 3.445% dividend rate and 3.50% Annual Percentage Yield (APY). Without qualifying direct deposit, the standard rate of 0.250% dividend rate and 0.25% APY will apply.**

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION SHARE INSURANCE FUND

The Annual Percentage Yield (APY) is based on the assumption that dividends will remain on deposit until maturity and that a withdrawal or fee will reduce earnings. Certificates are fixed rate accounts and will remain in effect until maturity. Other accounts are variable rate accounts. The dividend rate and APY may change every month, as determined by the Board of Directors. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Refer to your Account Agreement and Disclosure Statement for additional disclosures.