



# Fee Schedule

Effective March 1, 2019

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 Overseas Offices: Unit 3019, APO AE 09021-3019 | 0631.351.2000

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

Checking Account Maintenance and Transaction Fees				
	Five Star Service Checking	Classic Service Checking	Student Checking	Basic Service Checking
Monthly Maintenance Fee	\$10 (Waived with \$1,500 min daily bal)	\$0	\$0	\$0
Savings Transfer Overdraft Protection (S.T.O.P.)	\$5	\$5	\$0	\$0
Stop Payment - per request	\$30	\$30	\$30	\$0
Courtesy Pay*	\$30 (Up to \$1,000 overdraft limit)	\$30 (Up to \$1,000 overdraft limit)	\$10 (Up to \$100 overdraft limit)	N/A
Returned Items/Includes NSF	\$30	\$30	\$30	\$0
Non - SCU or Non - CO-OP Refunds	ATM refunds up to \$20 monthly ISA refunds up to \$20 monthly	N/A	N/A	N/A
Non - SCU or Non - CO-OP ATM Withdrawal Fees**	First 5 are FREE \$2 each after 5 (per month)	\$2	First 4 are FREE \$2 each after 4 (per month)	\$2

**Free access to over 30,000 ATMs worldwide. Visit [cuswirl.com](http://cuswirl.com) or text a 5-digit zip to 91989 to find locations near you.**

## Other Fees

### Card/Point of Sale (POS) Denial Fees

Insufficient Funds .....	\$ .75
Exceed Daily Limit/Restrict Card .....	\$ .75
ATM Card/Pin Replacement - per item .....	\$ 2
Debit Card Replacement	
Standard .....	\$ 9
Rush .....	\$ 62
All Non-SCU or Non-CO-OP ATM Transfers/Inquiries/Visa® Advances .....	\$ 1
Foreign Transaction Fee - Visa® Debit .....	Up to 1% of the transaction amount

### International Activities

Euro Check .....	\$ 4
International Bill Payments	
Online - per transfer .....	\$ 1
In-branch - per transfer .....	\$ 2
International Wire Research Fee .....	€ 31
International Wire Transfer Fee (outgoing) .....	\$ 40
Force Posting V PAY Transactions .....	\$ 30

### Miscellaneous

Foreign Check Processing Fee - checks drawn on Non-U.S. Banks - per item ..	\$ 18
Cashier's Check - per check .....	\$ 5

Statement Copy - per statement period .....	\$ 2
Bad Address Returned Item - per return .....	\$ 5
Inactive Account - per year .....	\$ 50
Research Fee - per hour .....	\$ 25
Levy/Garnishment/Legal Service Fee - per action .....	\$ 100
Online Banking Account to Account Transfer	
Outgoing - Standard .....	Free
Outgoing - Premium .....	\$ 9
Temporary Share Draft Issuance Fee - per draft (minimum of 4 ) .....	\$ .50
Check Printing Fee - per order .....	Prices vary
Check Copy - per item .....	\$ 1.50
Checks not available for Basic Service Checking	
Money Order .....	\$ 3
Domestic Wire Transfer Fee	
Outgoing .....	\$ 20
Incoming .....	Free

### Money Market Low Balance Fees

Money Market (under \$2,500) .....	\$ 5
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\*Fee waived for everyday debit card and ATM transaction overdrafts until your negative balance exceeds \$25, if you opt in. \*\*Non-SCU ATM fees do not include fees imposed by foreign ATM owners; these fees may be refunded as noted above on Five Star Service Checking. Refer to your Account Agreement and Disclosure Statement for additional disclosures. Visa is a registered trademark of the Visa International Service Association.