



Fee Schedule Effective April 1, 2024

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 Pay¹ 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 payments² 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 Fee³	None	None	None
Cashier's Check	\$5	\$5	No Charge
Loan Discount⁴	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).....	\$19
Courtesy Pay (up to \$1,250 limit).....	\$19
<i>Everyday debit card and ATM transactions that are less than or equal to \$15 will not be charged a Courtesy Pay Fee.</i>	

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 CU network is temporarily unavailable.
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 03/24 Insured by NCUA ¹Direct 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. ²Payments 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. ³Out 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. ⁴Loan 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.