

Our Service Charges

Avoidable fees indicated by blue text

Service	Charge	Tips to Avoid Charges (if applicable)
ATM and Debit Card		
Replace lost or stolen ATM/debit card	\$5.00 Instant Issue/ \$20 (embossed)	
ATM empty envelope deposit	\$25.00	
Non-SCCU Owned/Non-CO-OP Network ATM	\$1.00 after 4 transactions per month	Use SCCU-owned or CO-OP Network ATMs
Chargeback for debit card transactions	\$25.00	

Savings and Checking Accounts		
Dormant Account ¹ (per month)	\$10.00	Make at least one transaction yearly
Check Printing	Depends upon style of check ordered	Use Online Bill Pay Service
Check Printing for Members age 62+	No service charge	
Non-sufficient funds (each EFT, debit or draft)	\$30.00	Maintain a positive account balance, set up E-Alerts, use Online Banking, Mobile Banking and SpeedyLine to monitor account activity
Courtesy Overdraft (each EFT, debit or draft)	\$25.00	Maintain a positive account balance, set up E-Alerts, use Online Banking, Mobile Banking and SpeedyLine to monitor account activity
Stop payment on checks and ACH transactions	\$15.00 each	
Cancellation of stop payment on checks and ACH	\$15.00 each	
Chargeback for deposited items that are returned	\$15.00 each	
Chargeback for foreign draft items that are returned	\$50.00	
Account closure (open less than six months)	\$5.00	
Account reopening (within six months closing)	\$5.00	

Other Service Charges		
Corporate Draft / Money Orders	\$1.00 per draft	Use online Bill Pay service
Account activity printout	\$2.00 per month	Use Online Banking, Mobile Banking, SpeedyLine and E-Statements to monitor account activity
Account research/Reconciliation	\$15.00 per hour/ \$15.00 minimum	
Copy of check	\$2.00 per check	Use Online Banking to look up/print checks
Domestic wire transfer	\$15.00 per wire	
Foreign wire transfer	\$30.00 per wire	
Garnishments	\$35.00 per occurrence	
IRS levy/State withholding/Tax lien	\$35.00 per occurrence	

¹ An account is considered dormant if for 12 months no withdrawals or deposits, other than credited dividends, have been made to the account, we have received no communication from you about the account, or your account statements have been returned due to an incorrect address.