

## Our Service Charges

Avoidable charges are indicated by blue text

Service	Charge	Tips to Avoid Charges (if applicable)
<b>ATM and Debit Card</b>		
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	
International Transaction Fee <sup>1</sup>	1% of transaction amt.	

<b>Savings and Checking Accounts</b>		
Dormant Account <sup>2</sup> (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 for EFT, debit or draft (NSF) <sup>3</sup>	\$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	
Foreign draft items	Fees charged by associated banks to process	
Return Check Fee for foreign draft items	\$50.00	
Account closure (open less than six months)	\$5.00	
Account reopening (within six months closing)	\$5.00	

<b>Other Service Charges</b>		
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	

<sup>1</sup>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States

<sup>2</sup> 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.

<sup>3</sup>An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate charge.