

# FEE SCHEDULE

Effective February 1, 2019



All fees and charges are subject to change at any time.

| CHECKING ACCOUNTS  | FEE                    | HOW TO AVOID  |
|--|------------------------|---|
| <b>Personal</b>  | <b>\$5</b><br>Monthly  | When any one of the following applies: <ul style="list-style-type: none"> <li>• Age 24 or younger</li> <li>• Age 65 or older</li> <li>• Monthly combined direct deposit(s) of \$500 or more into one or more SHCU accounts</li> <li>• Maintain average daily balance of \$2,500 or more across all SHCU accounts (checking, savings, certificates, etc.)</li> </ul> |
| <b>Premium</b>   | <b>\$5</b><br>Monthly  | Maintain an average daily balance of \$2,500 or more in the account.  |
| <i>The Premium Checking account has been discontinued. Existing Premium Checking accounts remain active.</i> |                        |   |
| <b>Nonprofit Organization</b>  | <b>\$10</b><br>Monthly |   |
| <b>Small Business</b>  | <b>\$15</b><br>Monthly |   |

| ELECTRONIC SERVICES  | FEE  | HOW TO AVOID  |
|--|--|---|
| <b>ATM</b><br>Excessive Withdrawal   | <b>\$1</b><br>Each withdrawal after 6 per month  | Use your debit card at point of sale to withdraw cash fee-free and/or limit ATM withdrawals to 6 per month. |
| <b>Bill Pay</b>  | <b>No Charge</b><br>Up to 20 transactions within a month<br><b>\$1</b><br>Each transaction after 20 within a month |   |
| <b>e-Statements</b>  | <b>No Charge</b>   |   |
| <b>Mobile Banking</b>  | <b>No Charge</b>   |   |
| <b>Mobile Check Deposit</b><br>User eligibility conditions apply to this service | <b>No Charge</b>   |   |
| <b>Online &amp; Audio Banking</b>  | <b>No Charge</b>   |   |

| SAVINGS ACCOUNTS  | FEE   | HOW TO AVOID  |
|---|---|---|
| <b>Dormant Account</b>                                      | <b>\$10</b><br>Quarterly<br>After 12 months of inactivity   | Generate activity (deposit, withdrawal, funds transfer, etc.) on the account within each 12 month period and maintain a combined balance of \$100 or more on deposit at the Credit Union. |
| <b>Club Accounts</b><br>Early Withdrawal                    | <b>\$15</b><br>Each   | Limit withdrawals to the penalty-free withdrawal period.  |
| <b>IRA Savings</b><br>Excessive Withdrawal                  | <b>\$15</b><br>Each after 3 in a month  |   |
| <b>Money Market</b><br>Below Balance                        | <b>\$5</b><br>Monthly   | Maintain a daily balance of \$500 or more in the account.   |
| <b>Money Market &amp; Savings</b><br>Excessive Transactions | <b>\$10</b><br>Each<br>Applies to each check, automatic draft (ACH) or transfer after 6 total per month.  |   |
| <b>Term Certificates</b><br>Early Withdrawal                | Each early withdrawal is subject to a penalty amounting to: <ul style="list-style-type: none"> <li>• 90 days of interest on terms of 12 months or less.</li> <li>• 180 days of interest on terms greater than 12 months.</li> </ul> | Limit withdrawals to the account maturity penalty-free withdrawal period.   |

| CARDS                   | FEE                           |
|-------------------------|-------------------------------|
| ATM • Credit • Debit    |                               |
| <b>Card Replacement</b> | <b>\$8</b><br>Each occurrence |
| <b>PIN Replacement</b>  | <b>\$5</b><br>Each occurrence |



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| IN-BRANCH                                   | FEE  | HOW TO AVOID  |
|---|--|---|
| Account Reconciliation/Research             | <b>\$25</b><br>Hourly  |   |
| CarFax Report                               | <b>\$18</b><br>Each report   |   |
| Check Cashing                               | <b>\$5</b><br>Each check   |   |
| Check Copy                                  | <b>\$5</b><br>Each   |   |
| Coin Deposits/Coin Counter                  | <b>5%</b><br>of the total amount                                     |   |
| Fax   | <b>\$1</b><br>Per page   |   |
| Money Order                                 | <b>\$1</b><br>Each   |   |
| Photo Copies                                | <b>\$1</b><br>Per page   |   |
| Starter Checks                              | \$1 for 4<br>\$3 for 12  | Free at account opening (maximum of 12). Starter checks issued any time after account opening will incur a fee.   |
| Statement Copy/Account History              | <b>\$5</b><br>Each copy  |   |
| Stop Payment<br>ACH or Check                | <b>\$25</b><br>Each request  |   |
| Stop Payment<br>Teller Check or Money Order | <b>\$25</b><br>Each item   |   |
| Stop Payment Cancellation                   | <b>\$10</b>  |   |
| Teller Check                                | <b>\$2</b><br>Each check when check is made payable to a third party |   |
| In-Branch Withdrawal                        | <b>\$5</b><br>Each withdrawal after 4 per month                      | <ul style="list-style-type: none"> <li>Use your debit card at point of sale to withdraw cash fee-free.</li> <li>Use surcharge-free ATM terminals within card limits.</li> <li>Limit in-branch teller counter withdrawals to four or less within the month.</li> </ul> |

| OTHER                            | FEE   | HOW TO AVOID   |
|----------------------------------|---|--|
| Account Early Closure            | <b>\$25</b><br>Within 6 months of account opening   |  |
| Account Garnishment/<br>Tax Levy | <b>\$75</b><br>Each occurrence  |  |
| Account Verification             | <b>\$7</b><br>Each occurrence<br>When verifying member account funds for any third party (with the exception of government assistance programs) |  |
| Escheat                          | <b>\$50</b>   |  |
| Loan Payment<br>by Phone         | <b>\$3</b><br>ACH<br><b>\$4.95</b><br>Debit card  | Use SHCU audio banking, mobile banking, online banking, branch walk-in or drive-thru options.                  |
| Insufficient Funds (NSF)         | <b>\$25</b><br>Each occurrence<br><b>\$75</b><br>Maximum per day  |  |
| Returned Deposit Item            | <b>\$10</b><br>Each item  |  |
| Returned Mail                    | <b>\$5</b><br>Per account   | Immediately inform the Credit Union of a change to your mailing and physical addresses when the change occurs. |
| Shared Branch                    | <b>\$2</b><br>Each withdrawal<br>No charge to SHCU members for deposits   |  |
| Wire Transfer<br>Domestic        | <b>\$15</b><br>Each outgoing<br>Incoming<br><b>No charge</b>  |  |
| Withdrawal Request<br>by Phone   | <b>\$1</b><br>Each outgoing   | Use SHCU audio banking, mobile banking, online banking, branch walk-in or drive-thru options.                  |