

Simply Service

FEDERAL CREDIT UNION

Fee Schedule as of Jan, 1 2018, *subject to change

Deposit Accounts:

Dormant Accounts – monthly maintenance fee	\$ 5.00
Non-Sufficient Funds *NSF	\$30.00
Debit Card /ATM Non-Sufficient Funds	\$30.00
Negative Balance 10+ days	\$15.00
Stop Payment	\$20.00
Funds transfer to cover overdraft	\$2.00
Overdraft Loan funds transfer	free
Overdraft Loan funds transfer notice- upon request	\$2.00
Check Printing	Varies
Photocopy per Canceled Check	\$2.00
Photocopy per Statement	\$2.00
Account print out *per page	\$1.00
Research fee / per hour	\$50.00
Returned or Re-deposited item	\$10.00
Charged off account due to negative balance	\$25.00

Wires – Incoming	free
Verification of account	\$15.00
Merchant Check exchange	\$10.00
Replace Visa/ATM Debit Card w/chip	\$10.00
Coin exchange fee	10%
Escheat fee	\$25.00
Copy per page	\$0.25
Fax	Local free ~ Domestic \$3.00
Account closing within 90 days of opening	\$10.00
Re opening account within 90 days of closing	\$10.00
Manually posted Check / ACH item	\$1.00
Notary service for members	free
Telephone inquiries	free
IRA withdrawal	free
Mailed paper statement	free

Share Accounts:

Regulation D permits a total of six (6) transfers / withdrawals from each Savings account by preauthorization, automatic, or telephone each month. For more information please refer to your Truth-in-Savings Disclosure. Over six (6), \$3.00 ea.

Member Services:

Credit Union Checks and Money Orders*each	\$3.00
***Up to 10/month free for 60+ members per household	
Stale dated Credit Union Checks	\$15.00
Check Cashing for members	
up to \$100.00	\$5.00
\$100.01 to \$500.00	\$7.50
\$500.01 to \$1000.00	\$10.00
(waived with <u>DAILY</u> balance greater than \$200)	
Collection & Foreign Item Processing	\$15.00
Levies & Orders to Withhold	\$30.00
Return Mail, per item	\$5.00
Wires – Domestic Outgoing	\$20.00

Loan Accounts:

Late Charge: 5% of the payment or \$25.00, whichever is greater when over 10 days late	
Title Handling	
South Dakota	\$10.00
Out of State	varies
Loan payment returned	\$25.00
Loan Extension	\$35.00
Loan Subsequent Action	\$25.00

Fact Act: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.