



# Fee Schedule Effective November 1, 2019

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This Fee Schedule sets forth the conditions, fees and charges applicable to your accounts listed below. This schedule is incorporated as part of your account agreement with Service 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 Pay<sup>1</sup> 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 payments<sup>2</sup> per month.

Everyday and Dividend Checking			
Tier	Basic	Direct Deposit	Direct Deposit+
<b>Savings Transfer Overdraft Protection</b> <i>Up to 6 per month</i>	\$5 per transfer	\$5 per transfer	FREE
<b>Stop Payment</b>	\$30	\$30	\$30
<b>Courtesy Pay</b> <i>Up to \$1,000 limit</i>	\$30	\$30	\$30
<b>Return Items (NSF)</b>	\$30	\$30	\$30
<b>ATM Surcharge Rebates</b>	None	Up to \$15 monthly	Up to \$30 monthly
<b>Out of Network ATM Fee*</b>	None	None	None
<b>Cashier's Check</b>	\$5	\$5	No Charge
<b>Check Printing Fee</b>	Variable	Variable	1 free basic box annually
<b>Loan Discount**</b>	No Discount	0.50%	0.75%

Monthly Maintenance Fee			
Tier	Basic	Direct Deposit	Direct Deposit+
<b>Everyday Checking</b>	None	None	None
<b>Dividend Checking</b> <i>(Fee waived with \$1,500 min daily balance)</i>	\$10	\$10	\$10

Card Fees	
Debit Card Replacement - Standard	\$9
Debit Card Replacement - Standard Rush	\$62
Debit Card Pin Replacement	\$2
Foreign Transaction Fee - debit	Up to 1% of the transaction amount
International Activities	
Euro Check	\$4
International Bill Payments – Online - per payment	\$1
International Bill Payments - In-branch - per payment	\$2
International Wire Research Fee	€31
International Wire Transfer Fee (outgoing)	\$40
Force Posted V PAY Transactions	\$30
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 year	\$50
Research Fee - per hour	\$25
Levy/Garnishment/Legal Service Fee - per action	\$100
Online Banking Account to Account Transfer - Outgoing - Standard	Free
Online Banking Account to Account Transfer - Outgoing - Premium	\$9
Temporary Share Draft Issuance Fee - per draft (minimum of 4)	\$50
Check Copy - per item (free through online banking)	\$2
Money Order	\$3
Domestic Wire Transfer Fee - Outgoing	\$20
Domestic Wire Transfer Fee - Incoming	Free

FM 11-02w REV 10.19 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 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 CU checking account. \*Out 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. \*\*Loan Discounts do not apply to real estate, commercial, lines of credit, share- or certificate-secured, or VISA loans. Discount will be applied to the APR that member qualifies for based on creditworthiness. Discount conditions will be set forth in your loan contract.