

## SAFCU FEE SCHEDULE

### Share Account Fees

*Holiday Club(Early Withdrawal fee):	\$5
*IRA Share Account Annual fee:	\$10
*Share Account Check fee:	
Payable to member	n/c
Payable to another party	\$2.00
*Regulation D Violation fee:	\$12 per item
(Over six transactions per month)	

### Share Draft/ATM/Debit Account Fees

*Overdraft fee:	\$30 per item
*NSF fee:	\$30 per item
*Large amts additional fees may apply	
*Returned Item fee:	\$30 per item
*Stop Payment fee:	\$20 per item
*Check Printing fee:	Prices may vary depending on style
*Share Draft(Minimum balance fee)	\$7.50 - if the minimum balance of \$250 is not maintained.
*Photo Copy fee:	\$2
*Acct activity copy per pg	\$1
*Duplicate Statement fee:	\$5
*Research fee:	\$30 per hour (\$20. minimum)
*Excessive Official Check fee:	\$3 per check after <b>four</b>
*Bill Pay monthly fee	Free for Virtual Branch users

### Other Service Fees(applicable to all accounts)

*Acct Reconcile/research fee:per hr	\$30
*Phone Transfer (not on Home Banking)	\$2.00 per trans
*Deposited Item Return fee:	\$15 per item
*Money Order fee:	\$.50 per m-order
*Gift Card Fee	\$3
*Travel Cards for	\$5/\$3 refill fee
*Legal Process fee:	\$25
*Photo Copy fee:	\$2
*Duplicate Statement Fee:	\$5 per copy
*Mailing fee	\$1 per item
*ATM/Debit/VISA replacement Card	\$5 1st card additional \$15
*Acct Closing Fee(within three months of opening)	\$5
*Return Mail Fee/Check-mail fee	\$2
*Apex Origination Fee	\$10
*Fax Fee	\$3

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date of 12/1/2013. If you have any questions or require current rate and fee information on your account, please call the Credit Union.