



# Service Fee Disclosure

Effective August 1, 2019

## Membership

Required par value per account	\$5.00
Inactive Account	\$10.00
No transactions within 12 months	

<b><u>Money Management</u></b>	\$2.00/month
When average daily balance falls below \$2,500.00	

<b><u>Dividend Checking</u></b>	\$2.00/month
When average daily balance falls below \$2,500.00	

## Overdraft Protection

Share to Share Transfer	\$5.00/transfer
Not to exceed six transfers per suffix per month	
Courtesy Pay Item	\$25.00

## Wire Transfers

Domestic	\$20.00
International	\$30.00

## CU-Online

Acculynk – Person to Person (P2P)	\$1.00
Bill Pay – Rush Electronic	\$10.00
Bill Pay – Expedited Check	\$35.00
Stop Payment	\$25.00

## MasterCard Debit Card

Foreign ATM - transactions/inquiries	\$1.00
No fee when using a <b>sfcu</b> ATM	
Replacement Card	\$10.00
Free replacement for damaged, fraud, or name change	
Mail Rush Card	\$25.00

## Miscellaneous Products & Services

<b>Money Order</b> - \$1,000.00 limit	\$1.00
<b>Official Check</b> - payable to other	\$1.00
<b>Certified Personal Check</b>	\$10.00
<b>Return Deposit Items</b>	\$15.00
<b>Protest Check</b>	\$20.00
<b>Stop Payment</b>	\$25.00
Check/ACH/Bill Payer/Official Check/Money Order	
<b>Return Items</b>	\$25.00
Checks/ACH/Bill Payer	
<b>Foreign Check Collection</b>	\$30.00
<b>Debit Card Loan Payment by Phone</b>	2%
Transaction amount up to \$1,000.00	
<b>Legal Processing</b>	\$100.00
Subpoena/Garnishee/Tax Levy/Restraining Order	
<b>Non-Member Check Cashing</b>	\$5.00
Per transaction - Checks drawn on <b>sfcu</b> accounts	

## How to Avoid Fees:

- 🌱 **Set up Direct Deposit...** Having your paycheck sent right to your account is a great convenience for you. You'll have access to your funds right away and it can help you avoid inactive, overdraft, and return item fees!
- 🌱 **Free Bill Pay!** Scheduling payments through our CU-Online service has never been easier... Just enter the payee's information and pick the date you want it to be paid! You can modify or cancel payments before they're sent out giving you control to help avoid fees like stop payment, courtesy pay, overdraft, and return item.
- 🌱 **Keep track...** Record your deposits and withdrawals. Knowing how much money is in your account can help avoid overdraft and return item fees. Sign up for **CU-Online**, you'll have all your current account information right at your fingertips!
- 🌱 **Use our ATMS!** We allow free unlimited ATM transactions at machines we own. This will save you the \$1.00 Foreign ATM fee plus the often-pricey surcharge the owner of the ATM may impose!
  - 🌱 **sfcu** also participates in the *CO-OP Surcharge Free ATM network*. **The advantage to you?** You can use your **sfcu** card at a CO-OP ATM and not be charged that annoying surcharge! Our low Foreign ATM fee will still apply because it's not owned by **sfcu**, but the savings will be worth it! Visit [www.sfcuonline.org](http://www.sfcuonline.org) and use the [CO-OP ATM Locator](#) to find a surcharge free ATM near you.
- 🌱 **Apply for Kwik Kash...** An overdraft line of credit product that can be used to help protect you when an error is made in your checking account or advance yourself a loan without a ding to your credit report! Make a monthly payment on advances at a low interest rate.