Service Fee Disclosure

As of July 1, 2026

Membership

Required par value per account	$5.00
Inactive Account No transactions within 12 months	$10.00/Month
Abandoned Property Account No transactions within 3 years	$100.00 or less

Money Management $2.00/Month
When average daily balance falls below $2,500.00

Boost Checking
No monthly maintenance or service fees

Dividend Checking $2.00/Month
When average daily balance falls below $2,500.00

Overdraft Protection

Courtesy Pay Item	$25.00

Bill Pay

Rush Electronic	$10.00
Expedited Check	$35.00
Stop Payment	$25.00

MasterCard Debit & Credit Card

Foreign ATM – transactions/inquires	$1.00
Replacement Card Free for damaged, fraud, or name change	$10.00
Mail Rush Card	$25.00

Wire Transfers

Domestic	$20.00
International	$30.00

Miscellaneous Products & Services

ACH/Debit Loan Payments by phone Free self-service payments online	$10.00
Certified Personal Check	$10.00
Foreign Check Collection	$30.00
Legal Processing Subpoena/Garnishee/Tax Lexy/Restraining Order	$100.00
Money Order - $1000.00 limit	$1.00
Non-Member Check Cashing Checks drawn on SFCU accounts	$5.00/transaction
Official Check	$1.00
Protest Check	$20.00
Return Deposit Item	$15.00
Return Items Checks/ACH/Bill Pay	$25.00
Stop Payment Check/ACH/Bill Pay/Official Check/Money Order	$25.00

How to Avoid Fees:

Get Paid with Direct Deposit
Direct deposit gives you faster access to your money and helps keep your account active, reducing the risk of inactive account, overdraft, and returned item fees.

Stay Connected with Digital Banking & Alerts
Monitor balances, deposits, and transactions anytime through Online and Mobile Banking. Set up account alerts to receive notifications about low balances, deposits, and account activity, helping you avoid overdrafts and returned items before they happen.

Use Surcharge-Free ATMs
Avoid unnecessary ATM charges by using SFCU-owned ATMs or thousands of ATMs in the CO-OP Surcharge-Free Network. You'll save on costly surcharges while enjoying convenient access to your money.
Bonus: Receive up to $25 in ATM fee refunds per month with a qualifying Boost Checking account!

Protect Yourself from Overdrafts
Consider overdraft protection options, including Kwik Kash, our overdraft line of credit. It's a convenient way to help cover unexpected expenses or account shortfalls and may help you avoid returned items and other overdraft-related fees