



## Fee Schedule

As of November 15, 2009

### Account Fees

• Returned Item Fee (ACH or Draft)	\$25.00
• NSF Check or ACH item paid	\$25.00
• Overdraft transfer from savings <i>*Waived if Ultimate Member</i>	\$10.00*
• Stop Payment Fee (ACH or Draft)	\$25.00
• Deposited Item Return Fee	\$10.00
• Account closed due to abuse	\$5.00
• Account re-open (within 6 months)	\$25.00
• Escheated Account	\$35.00
• Inactive Account (no transaction activity for 1 yr and over)-fee'd annually	\$10.00
• Dormant Account (no transaction activity for over 2 yrs)-fee'd annually	\$25.00
• Telephone transfers (from savings) 3 free/month, each additional <i>*Waived if Ultimate Member</i>	\$2.50*
• Preauthorized/automated/telephone or PC withdrawals or transfers from savings- 6 free/mo, each additional	\$2.00

### Other Service Fees

• Bad Address –post office notification or mail returned to the CU <i>*Waived if Ultimate Member</i>	\$3.00*
• Statement Copy-free on Online Banking <i>*\$1.00 if Premier Member *Waived if Ultimate Member</i>	\$2.00*
• Microfilm copy of check-free through Online Banking <i>*\$1.00 if Premier Member *Waived if Ultimate Member</i>	\$2.00**
• Cashier's Check (cost per check) <i>*3 FREE/Month if Premier Member *6 FREE/Month if Ultimate Member</i>	\$1.00**
• Money Order <i>*3 FREE/Month if Premier Member *6 FREE/Month if Ultimate Member</i>	\$1.00**
• Domestic Wire Transfer-Outgoing	\$20.00
• Foreign Wire Transfer-Outgoing	\$35.00
• Incoming Wire	None
• CU*EasyPay(Online Bill Payment) Enrollment	None
• CU*EasyPay Monthly Charge <i>*Waived if Ultimate Member *Waived if Premier Member</i>	\$2.50**
• E-Statements	FREE
• Check Cashing Fee	NONE
• Temporary Checks(not starter) <i>*Waived if Ultimate Member *Waived if Premier Member</i>	\$1/Sheet**

- Research Time-15 min FREE, after 15 minutes, \$25/hour, \$25 minimum
- Garnishment, Levy, Lien \$35.00
- Cashing a non-member check \$7.00  
(a member cashing a non member payroll check or similar item)
- Account balancing-\$10 minimum, \$10 each additional ½ hour
- Improperly encoded checks, \$10 daily maximum \$2.50 (checks not ordered through SHCU)

### ATM/Debit Card Fees

• Replacement Card (lost)	\$10.00
• ATM/Debit PIN Replacement <i>*Waived if Ultimate Member *Waived if Premier Member</i>	\$5.00**
• Per transaction fee (owned ATMs)	NONE
• Per transaction fee(non-owned ATMs) (6 free per month, each additional) <i>*3 free if Preferred Member *6free if Premier Member *FREE if Ultimate Member</i>	\$1.00***
• ATM Surcharge Fee(non members at our ATMs)	\$2.50
• ATM/Debit Overdraft	\$25.00
• Debit card chargeback (as allowed according to the rules and regulations)	\$35.00

### VISA Credit Card Fees

• Annual Fee	NONE
• Late Payment Fee	NONE
• Over limit Fee	NONE
• Cash Advance Fee	NONE
• Replacement card fee	\$10.00
• VISA NSF Check Return	\$25.00

### Loan Fees

• Application/Set up Fee	NONE
• Late Payment Fee: 4% of the amount past due after 15 days	

### Share Value/Membership Fee

• Par Value of One Share	\$5.00
• Membership Fee	NONE

