

## FEE AND SERVICE CHARGE POLICY

The following schedule represents items or services that are not routine and usually causes additional expense for the Credit Union to perform or carry out.

FEE TYPE	FEE/SERVICE CHARGE
<b>PREPAID SERVICES &amp; PRODUCTS</b>	
Cashier's Checks (Each)	\$5.00
Money Orders (Each)	\$5.00
Gift Cards	\$5.00
Travel Cards	\$5.00
Reloadable Cards	\$5.00
Counter Checks (MICR Checks)	\$2.00 per sheet of 4 checks
<b>SERVICES</b>	
Check Cashing (non-members, per on-us check)	\$5.00
Converting On-U's Check to SCCU Cashier Check	\$10.00
Stop Payment – Share Draft or ACH	\$30.00
Stop Payment – Share Draft via SCCU Online Banking	\$20.00
Certified Mail	\$7.00
Member Request Document Mailed	Cost or \$1.00 minimum
Photocopy – Per Item	\$2.00
ACH Electronic Funds Transfer – one-time or occasional use	\$5.00
ACH Recurring Electronic Transfers -Send money regularly at set times. Member signs agreement form.	\$0.50
Returned Statement or Document Due to Incorrect Address	\$5.00
Overnight (Rush) Mail Service	Cost
Excessive Coin Deposit	9.9% of \$ value
Signature Guarantee	\$5.00
Notary Service (except for non-SCCU mortgages; see Loans & Mortgage section)	Free
Verification of Deposit	\$10.00
Fax Transmission	Local - \$0.50 per sheet Nonlocal - \$1.00 per sheet
Bond Coupon – Deposit	\$17.50
Account Garnishment/Levy	\$50.00
<b>NSF/OVERDRAFTS</b>	
Courtesy Pay (opt-in required)	\$30.00
Overdraft Transfer from Share to Share Draft	\$5.00
Share Draft – Non-Sufficient Funds	\$30.00
Check Return Item on SCCU Payments	\$30.00
Check Return Item Charge (Items Deposited)	\$15.00
<b>WIRES</b>	
Incoming Wire Transfer – Domestic (Individual)	\$10.00
Outgoing Wire Transfer – Domestic (Individual)	\$20.00
Incoming Wire Transfer – International (Individual)	\$10.00
Outgoing Wire Transfer – International (Individual)	\$50.00
Incoming Wire Transfer - Domestic (Business Accounts Only)	\$15.00
Outgoing Wire Transfer - Domestic (Business Account Only)	\$25.00
Incoming Wire Transfer - International (Business Accounts Only)	\$15.00
Outgoing Wire Transfer - International (Business Accounts Only)	\$50.00
Wire Rejection Fee – Domestic and International	Amount determined by rejecting institution
<b>ACCOUNTS FEES &amp; RESEARCH</b>	
Share Draft – Copy	\$2.00
Share Account Closing Within 180 Days of Opening	\$10.00
Research Time – per hour (1 hour minimum)	\$20.00 member \$25.00 nonmember Note #1
Account Reconciliation – per hour (1 hour minimum)	\$10.00 Note #1

Statement Copy – older than 3 months – per statement fee, plus applicable research fee	\$1.00 per page, up to \$5.00 per statement
Midmonth Statement Printout	\$1.00 per page, up to \$5.00 maximum
Paper Statement	\$2.00
Money Manager Service Fee – applies only if balance falls below \$2,500.00	\$15.00 per month
Money Manager Excessive Withdrawal Fee	\$3.00 per transaction after 6 transactions (monthly, limit 3 checks per month)
Money Manager – Withdrawal Below \$500.00	\$5.00
Member Plus Share Draft Service Fee – applies only if balance falls below \$100.00	\$4.00 per month
Member Select™ Share Draft Service Fee – applies only if balance falls below \$1,500.00	\$8.00 per month
<b>CREDIT CARDS, DEBIT CARDS, &amp; ATMS</b>	
Reissue any plastic card – Lost, stolen, or reissued due to card cancellation	\$10.00
Reissue any plastic card from same account (does not require a new card number)	\$2.00 – Note #2
Credit Card – Visa – Late Payment	Up to \$25.00
Credit Card – Visa – Check Return Item – Credit Card Payment	Up to \$25.00
Proprietary ATM Surcharge (Non-SCCU Card)	\$3.00
Use of ATM Card at merchant or non-SCCU or non-Co-Op ATMs – per transaction	\$2.00
Use of Visa Debit card at non-SCCU or non-Co-Op ATMs – per transaction	\$2.00
Debit Card Dispute with Merchant/Filing Fee	\$25.00
<b>LOANS &amp; MORTGAGES</b>	
Loan Late Charge	5.00% of amount in default or minimum of \$5.00
Car Fax	\$17.00
Noting of Lien	Cost
Skip a Loan Payment	\$30.00
Loan Rate Modification – Consumer Loan	\$30.00
Home Equity Loan Modification	0.50% of loan balance, minimum \$100.00
1 <sup>st</sup> Mortgage Loan Modification	0.50% of loan balance, minimum \$250.00
Consumer Real Estate Origination Fee	Up to 1.00% of loan amount
Mortgage Subordination Agreement Fee	\$250.00
Commercial Real Estate Origination Fee	Up to 1.00% of loan amount
Commercial Real Estate Underwriting Fee (if loan is funded – fee will be applied to Origination fee)	0.50% of loan amount
Notary Service on non-SCCU related mortgage documents	\$25.00 per signer
Non-Member Consumer Loan Application (fee waived upon SCCU loan funding)	\$25.00

Fees may change as needed at the discretion of the Board of Directors.

NOTE #1 After Research and/or Account Reconciliation has taken place and the problem resulted from an error created by the Credit Union, these fees will be waived.

NOTE #2 Instant Issue Debit Cards are an additional \$10.00.

**EARLY REDEMPTION PENALTY ON SHARE CERTIFICATES:**

Federal Regulation D, Section 2-135, requires financial institutions to have written policies if certificate funds are withdrawn prior to their maturity. SUBSTANTIAL PENALTIES, as follows, represent the policy of Scenic Community Credit Union on certificates redeemed prior to their maturity.

- 1) If the certificate term is for one (1) year or less, the penalty is the forfeiture of ninety (90) days interest.
- 2) If the certificate term is greater than one (1) year, the penalty is the forfeiture of one hundred and eighty (180) days interest.
- 3) Except, if the certificate is withdrawn or redeemed within the first six (6) days, the forfeiture of seven (7) days interest is required, per Federal Regulation D, Section 2-135.

Each certificate upon maturity will automatically be renewed for the same period, at the rate of interest being paid by the Credit Union, on the date of renewal, unless written instructions are received by the Credit Union to do otherwise, prior to the maturity date.