

Share Account Fees	
Membership Fee	\$10.00
Account Closing Fee	\$10.00 if closed within first 90 days of account opening
Check Cashing Fee	\$5.00 fee is waived when deposit or loan relations is more than \$100.00
Excessive Withdrawal Fee	\$2.00 per withdrawal after three (3) per quarter
Minimum Balance Fee	\$5.00 per month if account falls below \$100.00

Share Draft Account Fees	
All Accounts Copy of Paid Draft Fee	\$3.00 per item
All Accounts Share Overdraft Fee	\$2.00 per transfer
Money Market Service Fee	\$5.00 per month if minimum balance is not maintained
Prime Time Account Service Charge	\$9.00 per month
Prime Time Gold Account Service Charge	\$11.00 per month if minimum balance is not maintained
Prime Time Plus Account Service Charge	\$7.00 per month
Share Draft NSF (UCF/ATM/ACH/Paid/Unpaid) Fee	\$34.00 per item
Share Draft NSF - Convenient Pay Fee (CPay)	\$34.00 per item
Share Draft Printing Fee	Prices may vary depending upon style
Stop Payment Fee	\$25.00 per request, one (1) free per year
Temporary Check	\$1.00 per five (5) checks

Club Account Fees	
Christmas Club - Excessive Withdrawal Fee	\$5.00 per withdrawal after one (1) free withdrawal per club period.
Vacation Club - Excessive Withdrawal Fee	\$5.00 per withdrawal after two (2) free withdrawal per year.

Other Service Fees (applicable to all accounts)	
Account Reconciliation Fee	\$20.00 per hour, \$10.00 minimum
Account Research Fee	\$20.00 per hour, \$10.00 minimum
Account Conversion Fee	\$25.00 per conversion
Cashing Rapid Refund Loan Check	\$25.00
Certified Check Fee	\$5.00 per check
Collection Item Fee	\$25.00 per item
Credit Union/Teller Check	\$2.00 per check
Deposited Item/Loan Return Fee	\$25.00 per item if funds are not available, \$3.00 if funds are available
History Fee	\$2.00 per page
Inactive Account Fee	\$5.00 per month after two (2) years
Legal Process Fee (Lien, Levy, etc)	\$20.00 per hour, \$10.00 minimum
Money Order Fee	\$3.00 per item
Negative Account Fee	\$3.00 per day
Return Mail Fee	\$5.00 per item
Statement Copy Fee	\$2.00 per copy
Travelers Check Fee	
One Signature Checks	\$1.50 per \$100.00
Two Signature Checks	\$1.50 per \$100.00
Gift Checks	\$3.00 per check
Wire Transfer (Incoming Fee)	\$10.00 per transfer
Wire Transfer (Outgoing Fee)	\$15.00 per transfer
Verification of Deposit by Fax Fee	\$3.00 per request
Prepaid Visa Gift Card Fee	\$3.00 per card
Safe Deposit Box	
Fees	Lost key - \$75.00 / Drill - \$150.00
Rental (annual)	3 x 5 - \$20.00 3 x 10 - \$30.00 5 x 10 - \$40.00 10 x 10 - \$70.00

Electronic Funds Transfer Fee	
ATM and POS transactions	No fees from SFCU at any financial institution or point-of-sale location
Replacement ATM Card Fee	\$5.00 per item
Replacement ATM PIN Fee	\$2.00 per occurrence
Credit Card Late Payment Fee	\$15.00

Exemptions	
Minors Exempt: 17 & Under	Senior Advantage Exempt: Over 50
Membership Fee	Membership Fee
Minimum Balance Fee	Credit Union Teller Check (5 Free per Month)
Monthly Service Charge	Money Orders
Check Cashing Fee	Travelers Checks
Full Time Student Exempt: 22 & Under	Excessive Withdrawal Fee
Minimum Balance Fee	Military Exempt:
Monthly Service Fee	Check Cashing Fee
Check Cashing Fee	