



# Fee Schedule

Effective March 23, 2009

<b>Share Account Fees</b>	
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	\$3.00 if account falls below \$100.00
<b>Share Draft Account Fees</b>	
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
<b>Club Account Fees</b>	
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.
<b>Other Service Fees (applicable to all accounts)</b>	
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 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
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
<b>Electronic Funds Transfer Fee</b>	
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
Credit Card Over the Limit Fee	\$15.00
<b>Exemptions</b>	
<b>Minors Exempt: 17 &amp; Under</b>	<b>Senior Advantage Exempt: Over 50</b>
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	