

MEMBERSHIP: \$5

SAVINGS & MONEY MARKET ACCOUNTS

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| Savings Account | No Monthly Fee |
| Access Savings Account | No Monthly Fee |
| Holiday Club Savings Account | \$20 Early Withdrawal Fee |
| Money Market Account | No Monthly Fee |
| Excessive Withdrawal/ Transfer | \$5.00 Withdrawal or Transfer in excess of 6 per calendar month |

CHECKING ACCOUNTS & ATM/DEBIT CARDS

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| Community Checking Monthly Fee | \$7.00/Month with eStatements or \$8.00/Month without eStatements Monthly fee may be waived if you: <ul style="list-style-type: none"> • Have an aggregate total of \$500 direct deposited to your account each month; • Maintain an aggregate loan balance of \$5,000 or more; OR • Conduct 15 or more debit card transactions (signature-based only) per month |
| Nimble Checking Monthly Fee | No Monthly Fee |
| Per Check Fee - Nimble Checking Only | \$2.00 |
| Second Chance Checking Monthly Fee | \$10.00/Month if minimum daily balance is not met |
| Non-Sufficient Funds (NSF) Fee | \$30.00/Item |
| Freedom Pay Overdraft | \$20.00/Item |
| ATM Overdraft | \$30.00/Item |
| Debit Card Foreign Transaction Fee | 2% of transaction in US dollars |
| Debit/ ATM Replacement Card | \$10.00 |
| Debit/ATM Card Invalid Dispute | \$15.00 |
| Debit Card Rush Fee | \$25.00 |
| Foreign ATM Withdrawal (Non-CO-OP) | \$2.00 |

VISA CREDIT CARD

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|-------------------------|--|
| Cash Advance Fee | \$2.00 or 2.00% of the amount of each cash advance, whichever is greater |
| Foreign Transaction Fee | 2.00% of transaction in US dollars |
| Late Payment Fee | \$10.00 |
| Returned Payment Fee | \$15.00 |
| Credit Card Rush Fee | \$25.00 |

OTHER SERVICE FEES:

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|---|----------------------------|
| Account Research (\$25.00 Minimum) | \$25.00/Hour |
| ACH Overdraft | Minimum \$30.00 |
| Annual IRA Maintenance Fee | \$25.00/Plan |
| ATM Deposit Adjustment Fee | \$5.00 |
| Cash Advance Fee (Non-SCCCU Credit Cards) | \$5.00 |
| Cashier's Check | \$5.00/ Check |
| Coin or Cash Order from Business | \$25.00/Order |
| Collection Item | \$15.00 |
| Escheatment Notice | \$2.00 |
| Foreign Item Collection | \$50.00 |
| Inactive Account Fee | \$5.00/Annually |
| Levy/Legal Process | \$100.00 |
| Loan Extension Fee | \$25.00/Month Extended |
| Loan Payment by Phone | \$10.00 |
| Membership Closure | \$10.00 within 90 days |
| Money Order | \$3.00/Money Order |
| Money Order – Lost or Stolen | \$20.00 |
| Monthly Bad Address Fee | \$3.00 |
| Non-Member Check Cashing Fee | \$5.00/Item |
| Redeposit Item | \$15.00 |
| Retrieval and Copy of Paid Check | \$5.00 |
| Returned Item | \$15.00/Item |
| Returned Item (Causing Overdraft) | \$20.00/Item |
| Returned Mail Processing | \$5.00/Item |
| Rolled Coin Processing | \$0.10/Roll after 10 rolls |
| Skip-A-Payment Fee | \$25.00/Request |
| Statement Copy | \$5.00/Item |
| Stop Payment | \$20.00/Request |
| Stop Payment (ACH) | \$20.00/Request |
| Temporary Checks | \$4.00/ Page |
| Verification of Deposit | \$10.00 |
| Wire Transfer (Incoming) | \$10.00/Transfer |
| Wire Transfer (Outgoing) | \$35.00/Transfer |
| Wire Transfer (Outgoing/Foreign) | \$50.00/Transfer |



**FOR MORE INFORMATION,
PLEASE CALL 831-425-7708.**

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