

<b>Share Account Fees</b>	
Par Value of One Share	\$25.00
Account Closing Fee	\$10.00 if closed within first 90 days of account opening
Check Cashing Fee	\$15.00 fee is waived when deposit or loan relations is more than \$100.00
Excessive Withdrawal Fee	\$5.00 per withdrawal after three (3) per quarter
Minimum Balance Fee	\$5.00 per month 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	\$3.00 per transfer
Money Market Service Fee	\$5.00 per month if minimum balance is not maintained
Money Market Excessive Withdrawal Fee	\$5.00 per withdrawal after six (6) per month
Prime Time Account Service Fee	\$11.00 per month
Prime Time Gold Account Service Fee	\$11.00 per month if minimum balance is not maintained
Prime Time Plus Account Service Fee	\$11.00 per month
Share Draft Insufficient/Uncollected Funds - Returned	\$32.00 per item
Share Draft Insufficient/Uncollected Funds - Overdraft Privilege	\$32.00 per item
Share Draft Printing Fee	Prices may vary depending upon style
Stop Payment Fee	\$35.00 per request
<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
Cashier's Check	\$5.00 per check
Collection Item Fee	\$25.00 per item
Teller Check	\$3.00 per check
Deposited Item Return Fee	\$25.00 per item if funds are not available
Loan Payment Return Fee	\$25.00 per item if funds are not available
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
Insufficient/Uncollected Funds Fee	\$32.00 per item
Online Bill Pay Inactive Fee	\$5.00 per month after three (3) months
Return Mail Fee	\$5.00 per item
Statement Copy Fee	\$3.00 per copy
Wire Transfer (Incoming Fee)	\$10.00 per transfer
Wire Transfer (Outgoing Fee)	\$20.00 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 Card Transaction Fee	\$1.00 per transaction
Debit Card or POS Transactions	No fees from SCU at any financial institution or point-of-sale location
Replacement ATM or Debit Card Fee	\$15.00 per item
Replacement ATM or Debit Card PIN Fee	\$3.00 per occurrence
Upgrade of Existing Debit Card to Photo Debit Card	\$15.00 per item
Credit Card Late Payment Fee	\$15.00
<b>Exemptions</b>	
Minors Exempt: 17 & Under	Full Time Student Exempt: 22 & Under
Minimum Balance Fee	Minimum Balance Fee
Monthly Service Fee	Monthly Service Fee
Check Cashing Fee	Check Cashing Fee
Senior Advantage Exempt: Over 50	Military Exempt:
Money Orders (5 Free per Month)	Check Cashing Fee