

Account Services

Fees

| | |
|---|-----------------|
| Paper Statement Fee..... | \$3 |
| <small>(Youth Accounts and 65+ exempt from fee)</small> | |
| Photocopies Statement..... | \$3 |
| Transaction Research..... | \$25/hour |
| Dormant Accounts (>365 days)..... | \$10/month |
| <small>(Youth Accounts exempt from fee)</small> | |
| Non-deliverable Mail..... | \$10/occurrence |
| <small>(after 1st attempt)</small> | |
| Overdraft Privilege..... | \$29/occurrence |
| Overdraft Transfer From Share..... | \$5/occurrence |
| NSF*/Overdraft (Paid/Returned)..... | \$29/item |
| NSF* Bill Pay..... | \$29/item |
| Stop Payment - Draft, ACH, Bill Pay..... | \$20/each |
| Legal Process/Levy, etc..... | \$40/occurrence |
| Account Closed within 90 days..... | \$25 |
| FedEx/UPS, etc..... | \$30 |
| Escheatment..... | \$25 |

Checking Accounts

Fees

| | |
|--|-----------|
| Check Printing..... | Varies |
| Temporary Checks (8)..... | \$2 |
| Inactive Checking Account Fee..... | \$5/month |
| <small>(Inactive >180 days)</small> | |

Savings Accounts

No Fees

ATM/Debit Cards

Fees

| | |
|---------------|-----------|
| Rush Fee..... | \$25/each |
|---------------|-----------|

Credit Cards

Fees

| | |
|---------------------------|-----------------------|
| Minimum Finance..... | \$0.50 |
| Cash Advance..... | 2% up to max \$10 |
| Late Payment Fee..... | Up to \$35/occurrence |
| Returned Payment Fee..... | Up to \$30/occurrence |
| Rush Fee..... | \$25/each |

Loans

Fees

| | |
|------------------------|--------------------------|
| Late Fees..... | Refer to Loan Disclosure |
| Skip-a-Payment..... | \$25/skip |
| Reconveyance Fee..... | \$370.50 |
| Subordination Fee..... | \$100 |

Transactions

Fees

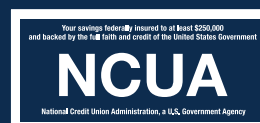
| | |
|--|-----------|
| Wire Transfers (Domestic, Outgoing)..... | \$20/each |
| Returned Wire Fee..... | \$25/each |
| Returned Deposit Item..... | \$10/each |
| Cashier's Checks..... | \$2/each |
| Non-Member Check Cashing**..... | \$5/item |

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*NSF = Non-sufficient Funds

**Available only on checks written from a Sno Falls CU checking account.