

SCHEDULE OF FEES
(Effective December 1, 2018)

CHECKING ACCOUNTS

No Fee Checking.....	None
High Rate Checking.....	\$6.00 ¹
<i>(If daily balance falls below \$5,000)</i>	
Relationship Checking.....	\$15.00 ¹
<i>(If average daily balance falls below \$2,500)</i>	
DBA Checking.....	None

MONEY MARKET ACCOUNTS

Money Market.....	\$5.00 ¹
<i>(If daily balance falls below \$1,000)</i>	

SAVINGS ACCOUNTS

Savings Accounts.....	\$3.00 ¹
<i>(Fee applies to Statement, Ultra, Independent and Eagle Savings accounts if daily balance falls below \$100. Waived with selection of eStatements.)</i>	
Ultra Savings.....	\$25.00 per withdrawal/transfer
<i>(Over 2 per month)</i>	
Passbook and Club Accounts.....	None

CERTIFICATES & IRAs

Monthly Maintenance (All Terms).....	None
IRA Outgoing Trustee Transfer Fee.....	\$25.00

WIRE TRANSFERS

Incoming.....	None
Outgoing Domestic.....	\$20.00
Outgoing International.....	\$45.00

OVERDRAFT (CHECKING & SAVINGS)

Overdraft Fee (Paid Item)	
Non-Sufficient & Unavailable Funds.....	\$25.00/item
Return Item Fee	
Non-Sufficient & Unavailable Funds.....	\$27.00/item
Overdraft Transfer Fee.....	\$3.00/transfer

ATM/DEBIT CARD

Maintenance Fee.....	None
Non-SMCU ATM Transaction Fee.....	\$1.50
<i>(Additional fees may be charged by other financial institutions outside of our surcharge-free network of 37,000 ATMs.)</i>	
MasterCard®	
Cross Border.....	0.9%
Foreign Conversion.....	0.2%
Replacement Card Fee.....	\$10.00 ²

ELECTRONIC BANKING

Regularly Scheduled Bill Payments.....	None
Same Day Bill Payments.....	\$10.00
Overnight Check Bill Payments.....	\$15.00
eStatements.....	None
Mobile Banking.....	None
Mobile Deposit.....	None
Online Banking.....	None

Popmoney:

Send Up to \$999.99 Next Day.....	\$1.50
Send \$1,000.00+ Next Day.....	\$2.00
Send/Request Less Than \$1,000 3-Day.....	\$1.00
Send/Request \$1,000 or More 3-Day.....	\$1.50
eGreetings.....	\$0.25
Popmoney Stop Payment.....	\$15.00

MISCELLANEOUS

Abandoned Property Fee.....	\$75.00
Account Reconciliation.....	\$25.00/hour
<i>(\$15.00 minimum)</i>	
ACH Transaction Fee.....	None
American Express Gift Checks.....	\$2.95 each
American Express Travelers Checks.....	1% of total
Check Certification Fee.....	None
Check Copy Request.....	\$4.00
Check Orders.....	Fees May Vary ³
Deposited Returned Items.....	\$7.75
Excessive Transaction Fee.....	\$5.00/transaction
<i>(Federal Regulation D allows for 6 withdrawals or transfers made by check, preauthorized transfer or electronic/telephone transfer per month. This fee is applicable for each transfer/withdrawal over the 6 allowed.)</i>	
Foreign Check Collections.....	Fees May Vary
Inactive Accounts.....	\$3.00 ¹
Levy Fee (Per Levy).....	\$30.00
Lost Passbook.....	None
Money Orders.....	None
Notary Fee.....	None
Official Check Fee.....	None
Research Fee.....	\$25.00/hour
<i>(\$15.00 minimum)</i>	
Returned Statements and Notices.....	\$5.00 ¹
Signature Guarantee.....	None
Statement Copy Request.....	\$4.00
Stop Payment.....	\$25.00/item ²

¹ Per monthly statement cycle.

² Service free to Relationship Checking account holders. Limit one Replacement Card Fee waiver per year.

³ Relationship Checking accounts come with FREE standard style checks for the life of the account.