



**SCHEDULE OF FEES**  
(Effective October 15, 2020)

**SERVICE CHARGES**

**CHECKING ACCOUNTS**

|   |                      |
|---|----------------------|
| No Fee and On The Go Checking.....  | None                 |
| Non-Interest Checking.....  | None                 |
| Eagle Checking.....   | None                 |
| Gateway Checking.....   | None                 |
| High Rate Checking.....   | \$6.00 <sup>1</sup>  |
| <i>(If average minimum balance per statement cycle falls below \$5,000)</i> |                      |
| Relationship Checking.....  | \$15.00 <sup>1</sup> |
| <i>(If average minimum balance per statement cycle falls below \$2,500)</i> |                      |

**MONEY MARKET ACCOUNTS**

|   |                     |
|---|---------------------|
| Money Market.....   | \$5.00 <sup>1</sup> |
| <i>(If average minimum balance per statement cycle falls below \$1,000)</i> |                     |

**SAVINGS ACCOUNTS**

|   |                       |
|---|-----------------------|
| Savings Accounts.....   | \$3.00 <sup>1</sup>   |
| <i>(Fee applies to Ultra, Independent and Eagle Savings accounts if average minimum balance per statement cycle falls below \$100. Waived with selection of eStatements).</i> |                       |
| Ultra Savings.....  | \$25.00 per debit fee |
| <i>(After 2 FREE withdrawals or transfers per statement cycle.)</i>   |                       |
| Statement, Passbook and Club Accounts.....  | None                  |

**SERVICE FEES**

**CERTIFICATES & IRAs**

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

**WIRE TRANSFERS**

|                             |         |
|-----------------------------|---------|
| Incoming Wire Fee.....      | None    |
| Domestic Wire Fee.....      | \$20.00 |
| International Wire Fee..... | \$45.00 |

**OVERDRAFT (CHECKING & SAVINGS)**

|   |                      |
|---|----------------------|
| Non-Sufficient Funds Fee – Paid...Per presentment of item...    | \$25.00 <sup>4</sup> |
| Unavailable Funds Fee – Paid.....Per presentment of item...     | \$25.00 <sup>4</sup> |
| Non-Sufficient Funds Fee – Returned..Per presentment of item... | \$27.00 <sup>4</sup> |
| Unavailable Funds Fee – Returned..Per presentment of item...    | \$27.00 <sup>4</sup> |
| Overdraft Transfer Fee.....                                     | \$3.00 per transfer  |

**SERVICE FEES, continued**

**ATM/DEBIT CARD**

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

**ELECTRONIC BANKING**

|   |              |
|---|--------------|
| Regularly Scheduled Bill Payments.....    | None         |
| Same Day Bill Payment Fee.....            | \$10.00 each |
| Overnight Check Payment Bill Pay Fee..... | \$15.00 each |
| eStatements.....                          | None         |
| Mobile Banking Fee.....                   | None         |
| Mobile Deposit Fee.....                   | None         |
| Online Banking Fee.....                   | None         |

**MISCELLANEOUS**

|   |   |
|---|---|
| Abandoned Property Fee.....   | \$75.00 per account                       |
| Account Reconciliation Fee.....   | \$25.00 per hour                          |
| <i>(\$15.00 minimum.)</i>   |   |
| ACH Transaction Fee.....  | None                                      |
| Check Certification Fee.....  | None                                      |
| Check Copy Fee.....   | per item \$4.00 <sup>2</sup>              |
| Check Orders.....   | Fees may vary <sup>3</sup>                |
| Returned Deposited Item Fee.....  | per item \$7.75                           |
| Excessive Debits Fee.....   | \$5.00 per transaction                    |
| <i>(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 Collection Fee.....   | Fees may vary                             |
| Account Inactivity Fee.....   | \$3.00 <sup>1</sup>                       |
| Levy Fee (Per Levy).....  | \$30.00                                   |
| Lost Passbook Fee.....  | None                                      |
| Money Order Fee.....  | None                                      |
| Notary Fee.....   | None                                      |
| Official Check Fee.....   | None                                      |
| Research Fee.....   | \$25.00 per hour or Regulatory Guidelines |
| <i>(\$15.00 Minimum Fee)</i>  |   |
| Return Mail Fee.....  | \$5.00 <sup>1</sup>                       |
| Signature Guarantee Fee.....  | None                                      |
| Statement Copy Fee.....   | \$4.00 <sup>2</sup>                       |
| Stop Payment Fee (ACH or Check).....  | \$25.00 per item <sup>2</sup>             |
| <i>(Includes Official Checks and Money Orders)</i>  |   |

<sup>1</sup>Per statement cycle.

<sup>2</sup>Service free to Relationship Checking account holders. Limit one Replacement Card Fee waiver per calendar year.

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

<sup>4</sup>If an item (i.e. a request for payment) is returned as non-sufficient funds or unavailable funds, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a non-sufficient or unavailable funds fee for each time the item is presented and returned as non-sufficient or unavailable funds unless on any re-presentation of the item, the item is paid. However if the payment causes an overdraft your account will then be charged the applicable overdraft fee (non-sufficient funds fee – paid.)

