

Our Service Charges

Avoidable charges are indicated by blue text

Service	Charge	Tips to Avoid Charges (if applicable)
ATM and Debit Card		
Replace lost or stolen ATM/debit card	\$5.00 Instant Issue/ \$20 (embossed)	
ATM empty envelope deposit	\$25.00	
Non-SCCU Owned/Non-CO-OP Network ATM	\$1.00 after 4 transactions per month	Use SCCU-owned or CO-OP Network ATMs
Chargeback for debit card transactions	\$25.00	
International Transaction Fee ¹	1% of transaction amt.	
Savings and Checking Accounts		
Superior Checking	\$4.99 per month	Basic Checking option available if you do not wish to receive the added benefits this checking offers
Dormant Account ² (per month)	\$10.00	Make at least one transaction yearly
Check Printing	Depends upon style of check ordered	Use Online Bill Pay Service
Check Printing for Members age 62+	No service charge	
Non-sufficient funds for EFT, debit or draft (NSF) ³	\$30.00	Maintain a positive account balance, set up E-Alerts, use Online Banking, Mobile Banking and SpeedyLine to monitor account activity
Courtesy Pay Overdraft / ATM-Debit OD (each EFT, debit or draft)	\$25.00	Maintain a positive account balance, set up E-Alerts, use Online Banking, Mobile Banking and SpeedyLine to monitor account activity
Stop payment on checks and ACH transactions	\$15.00 each	
Cancellation of stop payment on checks and ACH	\$15.00 each	
Chargeback for deposited items that are returned	\$15.00 each	
Foreign draft items	Fees charged by associated banks to process	
Return Check Fee for foreign draft items	\$50.00	
Account closure (open less than six months)	\$5.00	
Account reopening (within six months closing)	\$5.00	
Other Service Charges		
Corporate Draft / Money Orders	\$1.00 per draft	Use online Bill Pay service
Account activity printout	\$2.00 per month	Use Online Banking, Mobile Banking, SpeedyLine and E-Statements to monitor account activity
Account research/Reconciliation	\$15.00 per hour/ \$15.00 minimum	
Copy of check	\$2.00 per check	Use Online Banking to look up/print checks
Domestic wire transfer	\$15.00 per wire	
Foreign wire transfer	\$30.00 per wire	
Garnishments	\$35.00 per occurrence	
IRS levy/State withholding/Tax lien	\$35.00 per occurrence	

¹This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States

² An account is considered dormant if for 12 months no withdrawals or deposits, other than credited dividends, have been made to the account, we have received no communication from you about the account, or your account statements have been returned due to an incorrect address.

³An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate charge.

Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend/Interest Rate and Annual Percentage Yield on the accounts are indicated above. The Dividend Rate and Annual Percentage Yield indicated above are the rates and yields for the last dividend declaration date as indicated above. For all accounts except certificates, Money Market and Money Market Checking accounts the Dividend Rate and Annual Percentage Yield may change at any time as determined by us. For Money Market and Money Market Checking accounts the Dividend Rate and Annual Percentage Yield may change monthly as determined by our Board of Directors. Money Market and Money Market Checking accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. For Certificate Accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. (Not applicable to certificates.)

3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. For certificate accounts, you may choose whether interest will be compounded or not.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend or interest-bearing accounts, dividends or interest are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Health Savings Account Information

Annual contributions made to HSA Checking may not exceed the limit established by law. All transactions posted to the HSA will be reported to the IRS as current year, normal distributions or regular contributions. Any request for prior year contributions, direct transfer or rollover of funds must be in writing to a Credit Union representative. Overdrawing HSA accounts is prohibited and disqualifies the account, including all previous and future contributions and distributions within the year of the over draw. Taxes and penalties may still apply. We will not pay check or ACH transactions that will overdraw the account. All other terms of the HSA Account are set forth in the MSA and separate HSA Custodial Agreement.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the early withdrawal penalty is 90 days' interest calculated on the amount withdrawn, or all interest earned, whichever is less. If the interest available at the time of such early withdrawal is not sufficient to cover the applicable penalty, we may deduct from the principal an amount sufficient to cover the applicable penalty. For the Individual Retirement Account (IRA) Certificate, Traditional IRA Certificate, Roth IRA Certificate and Coverdell Education Certificate accounts, the amount of the early withdrawal penalty will be all interest earned up to one hundred eighty (180) days' dividends, or \$25.00, whichever amount is greater.

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been earned at the nominal interest rate on the account.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction, or for IRA accounts, normal withdrawals if the owner has reached 59½ years of age.

d. Renewal Policy

Certificate accounts are automatically renewable accounts unless otherwise indicated on your receipt or other account document. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

8. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.