

**Sentinel Federal Credit Union
Common Features**

(Effective May 2010)

Share/Savings & Share Draft/Checking Account Fees

Share Account - Dormant Maintenance Fee, per month.....	\$5.00
<i>(No activity for 12 months other than paid dividends, less than \$500.00 balance, over 18 years of age, and no loan, IRA or certificate with Credit Union)</i>	
Inactive Checking Account, per month	\$5.00
<i>(No activity for 3 months, less than \$200.00 balance and over 18 years of age)</i>	
Dream Saver - Maintenance Fee, per transaction.....	\$5.00
<i>(If more than one withdrawal during a 12-month period)</i>	
Minimum Balance Fee <i>(If minimum balance not maintained)</i>	
Super Saver, per month	\$5.00
Bonus Checking, per month	\$7.50
Prime Checking, per month	\$7.50
Early Account Closure	
Savings/Checking closed within 3 months of opening	\$10.00
Christmas Saver closed prior to maturity	\$5.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, inperson withdrawal, ATM withdrawal, or other electronic means.	
Overdraft, each overdraft paid per item	\$35.00
Returned Item, per item.....	\$35.00
Notification of Automatic Transfer to Cover Overdraft	
From Share/Savings, per transfer	\$2.00
From Line of Credit, per transfer	\$5.00
ACH Debit Research, per item	\$5.00
Temporary Checks, per check <i>(min. 4 checks)</i>	\$0.25
Check Print Charges from supplier, tax & postage.....	Varies
Photocopy of Original Check, per copy	\$1.00
<i>(Member can pay for five photocopies, after that considered Research Fee; Free through Online Banking)</i>	
Research Fee	\$25.00 per hour, \$15.00 minimum
Reconciliation Fee.....	\$25.00 per hour, \$15.00 minimum
Stop Payment Fee, per item.....	\$15.00
Stop Payment Fee, 2 or more checks, lost or stolen....	\$30.00
Items Presented Against Stop Payment Order, each	\$10.00
Items Presented Against Closed Account, each.....	\$35.00
Account Closing Due to Abuse, per closing	\$5.00
Account Reopening	\$5.00

Deposits

Dishonored Third Party Deposit Item, per item	\$10.00
<i>(Check returned from another financial institution)</i>	
Dishonored Check Written by Member, per item.....	\$35.00
Dishonored Credit Card Checks.....	\$35.00

Loan Fees

Title Handling Fee, varies per county	Varies
Perfection of Title, depending on State	Varies
Loan Extension Fee (Ag loans not included).....	\$30.00
<i>(Must be approved by credit grantor, no more than 30 days allowed in any 12-month period)</i>	
Loan Refinance Fee (in house) <i>(Only when changing an item on an existing loan such as reducing interest rate or changing collateral)</i>	
First Time	\$50.00
Additional Times	\$100.00
Print Out of Loan Amortization Schedule, each.....	\$5.00

(continued on reverse side)

Other Fees

Wire Transfers	
Domestic Outgoing – with instruction	\$20.00*
International Outgoing – with instructions.....	\$45.00
Live Phone Inquiries or Transactions, per call.....	\$2.00*
<i>(Requesting information such as balances, deposits, withdrawals, checks cleared or transactions that are obtainable through CU*TALK or Online Banking)</i>	
Live Phone Payments, per payment	\$10.00*
<i>(Making payments by debit card or credit card)</i>	
Check Cashing Fee, per check <i>(No charge if member has a loan balance of \$1,000.00 or more or savings balance of \$500.00 or more)</i>	
Amount under \$500.00	\$5.00
Amount over \$500.00	\$1.00 per hundred
Copy of Monthly Statement	\$2.00
Print Out of Account History	\$2.00
Outgoing Fax (Domestic)	
First Page	\$3.00*
Each Additional Page	\$1.00*
Outgoing Fax (International)	
First Page	\$10.00*
Each Additional Page	\$5.00*
Incoming Fax, per page.....	\$1.00*
Address Correction <i>(Per notice from Post Office)</i>	\$2.00
Return Mail Fee	\$5.00
Money Orders, per item.....	\$1.00*
Money Orders Stop Payment Fee	
Per item	\$10.00
2 or more Money Orders, lost or stolen.....	\$15.00
Cashiers Check, per item <i>(No fee if payable to member only; Free to Golden Age Members)</i>	\$2.00*
Collection Item, per item	
Incoming	\$15.00
Outgoing	\$35.00
International.....	\$25.00
Compliance with Legal Order/Levy, each	\$25.00
<i>(Includes garnishments)</i>	
Photocopy, per page.....	\$1.00*
International Item Conversion Fee	Varies
Zipper Bag, per bag.....	\$5.00
Locking Bag, per bag	\$25.00
Coin or Currency Buy, each time.....	\$10.00
<i>(If purchased for businesses without a Credit Union Business Account)</i>	

ATM Fees

Overdraft by ATM Withdrawal, per overdraft	\$35.00
Non-SFCU Owned ATMs	
Withdrawals/Transfers, per item	\$1.50
Account Balance Inquiry, per inquiry	\$.50
Plastic Card Replacement.....	\$10.00

Safe Deposit Box Annual Fees

3x5.....	\$10.00
3x10.....	\$15.00
5x10.....	\$22.00
10x10.....	\$30.00

*Free to Prime Time Club members.

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