

COMMON FEATURES

(Effective January 1, 2022)

Share/Savings & Share Draft/Checking Account

Dormant Maintenance, per month	\$10.00
<i>(No activity for 12 months other than paid dividends, less than \$750.00 balance, over 18 years of age, and no loan, IRA or certificate with Credit Union)</i>	
Early Account Closure	\$25.00
<i>(Account closed within 3 months of opening)</i>	
Account Closing Due to Abuse, per closing	\$5.00
Account Reopening	\$15.00
<i>(If reopened within 3 months of closing)</i>	
IRA Withdrawal, per withdrawal	\$25.00
<i>(If before age 59 1/2)</i>	
IRA Transfer to Another Institution	\$25.00
Negative Account, per business day	\$2.00
<i>(Account remains negative after 7 calendar days)</i>	

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft, each overdraft paid per item	\$35.00
Returned NSF 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
ACH Origination Change, per item	\$25.00
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	\$2.00
<i>(Member can pay for five photocopies, after that considered Research; Free through Online Banking)</i>	
Research ... \$5.00 per 15 minutes <i>(minimum)</i> , plus cost of copies	
Reconciliation	\$5.00 per 15 minutes <i>(minimum)</i>
Stop Payment, per order	\$30.00
Items Presented Against Closed Account, each	\$35.00

Deposits

Returned Third Party Deposit, per item	\$10.00	
Each item thereafter from the same drawee within same month as first return, per item		\$25.00
Returned Check Written by Member, per item	\$27.00	
Returned Credit Card Checks	\$27.00	

Loans

Title Handling, varies per county	Varies
Perfection of Title, depending on State	Varies
Interest Rate Reduction	\$75.00
Loan Refinance (in house)	\$50.00
Loan Extension (Ag loans not included)	\$35.00
Subsequent Action Notice	\$25.00
Loan Amortization Schedule Printout, each	\$5.00
Loan Documentation Processing,	
Ag Term Loan	\$100.00
Ag Line of Credit	\$100.00
Consumer Loan	\$75.00
Home Equity Loan	\$200.00
Home Equity Line of Credit	\$200.00

General/Misc

Wire Transfers	
Domestic Outgoing – with instruction	\$20.00
International Outgoing – with instructions	\$45.00
Wire Transfer Research	Varies
Live Phone Payments, per payment	\$10.00
<i>(Making payments by debit card or credit card)</i>	
Check Cashing, per check <i>(No charge if under 18, or if loan balance is \$1,000.00 or more or savings balance is \$500.00 or more)</i>	\$5.00
Amount under \$500.00	\$5.00
Amount over \$500.00	\$1.00 per hundred
Monthly Statement Printout	\$2.00
Account History Printout	\$2.00
Address Correction <i>(Per notice from Post Office)</i>	\$2.00
Return Mail, per item	\$5.00
Cashier's Check, per item	\$5.00
<i>(No charge if payable to member only)</i>	
Money Orders, per item	\$2.00
Money Orders/Cashier's Check Stop Payment	
Per item	\$30.00
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	Varies
Zipper Bag, per bag	\$5.00
Locking Bag, per bag	\$75.00
Coin or Currency Buy, each time	\$10.00
<i>(If purchased for businesses without a Credit Union Business Account)</i>	
Escheatment Fee	\$50.00

ATM/Debit Card

Overdraft by ATM Withdrawal, per overdraft	\$35.00
Non-SFCU Owned ATMs	
Withdrawals/Transfers, per item	\$1.25
Account Balance Inquiry, per inquiry	\$5.00
Plastic Card Replacement	\$10.00
Plastic Card or PIN Rush Order, each	\$35.00
PIN Number Replacement	\$1.00
Visa Gift Card, per card	\$3.50
Visa Reloadable Debit Card, per card	\$5.00
Reload Funds, per reload	\$5.00

Safe Deposit Box Annual Rental

3x5	\$15.00
3x10	\$25.00
5x10	\$40.00
10x10	\$50.00