



FEE SCHEDULE

Effective: August 03, 2020

SHARE SAVINGS ACCOUNT

Account Close	\$10.00
(if account is closed within 120 days of opening)	
Excessive Withdrawals	\$5.00/item
(if more than three over the counter withdrawals are conducted per month)	
Return Item Fee (NSF)	\$34.00/occurrence
This fee will be assessed when an item is returned due to non-sufficient funds	

KASASA SAVER SAVINGS ACCOUNT

Return Item Fee (NSF)	\$34.00/occurrence
This fee will be assessed when an item is returned due to non-sufficient funds	

CHRISTMAS CLUB SAVINGS ACCOUNT

Early Withdrawal	\$25.00/occurrence
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VACATION SHARE SAVINGS ACCOUNT

Early Withdrawal	\$25.00/occurrence
(Account is limited to two withdrawals per year.)	

SIMPLY CHECKING ACCOUNT

Courtesy Pay	\$34.00/occurrence
Foreign ATM Balance Inquiry in excess of 12/mo	\$1.00/inquiry
Foreign ATM or POS Withdrawals in excess of 12/mo	\$1.00/transaction
Return Item Fee (NSF)	\$34.00/occurrence
This fee will be assessed when an item is returned due to non-sufficient funds	
Online Bill Pay	\$5.95/month
(Waived if at least one bill is paid by the 28 th of each month using online Bill Pay.)	
Overdraft (for covered debit card transactions)	\$34.00/occurrence
Overdraft Transfer from Share Account	\$2.00/transfer

MONEY MARKET CHECKING

(Minimum withdrawal amount is \$500.00.)	
Excessive Transaction	\$8.00/occurrence
(This account is not considered a transaction account. Federal regulations limit automatic transfers, checks, and drafts to six per month.)	
Return Item Fee (NSF)	\$34.00/occurrence
This fee will be assessed when an item is returned due to non-sufficient funds	
Minimum Balance	\$8.00/month
(if account balance falls below \$500.00)	
Overdraft (for covered debit card transactions)	\$34.00/occurrence
Overdraft Transfer from Share Account	\$2.00/transfer

REWARDS CHECKING ACCOUNT

Courtesy Pay	\$34.00/occurrence
Foreign ATM Balance Inquiry in excess of 12/mo	\$1.00/inquiry
Foreign ATM or POS Withdrawals in excess of 12/mo	\$1.00/transaction
Return Item Fee (NSF)	\$34.00/occurrence
This fee will be assessed when an item is returned due to non-sufficient funds	
Monthly Service Cost (age 49 or younger)	\$6.00/month
Monthly Service Cost (age 50 or older)	\$4.00/month
Online Bill Pay	\$5.95/month
(Waived if at least one bill is paid by the 28 th of each month using online Bill Pay.)	
Overdraft (for covered debit card transactions)	\$34.00/occurrence
Overdraft Transfer from Share Account	\$2.00/transfer

KASASA CASH CHECKING

Courtesy Pay	\$34.00/occurrence
Foreign ATM or POS Withdrawals or Balance Inquiries	No Charge
Return Item Fee (NSF)	\$34.00/occurrence
This fee will be assessed when an item is returned due to non-sufficient funds	
Online Bill Pay	\$5.95/month
(Waived if at least one bill is paid by the 28 th of each month using online Bill Pay.)	
Overdraft Transfer from Share Account	\$2.00/transfer
Overdraft (for covered debit card transactions)	\$34.00/occurrence

LOAN PAYMENTS FROM NON-SC TELCO ACCOUNTS/CARDS

Via Phone with Staff Member	\$15.00/transaction
In-Person via Branch Staff	\$15.00/transaction
Online Loan Pay (Debit Card/One-Time ACH)	\$2.00/transaction
Online Loan Pay (Recurring ACH)	\$0.25/transaction

OTHER FEES

Account Inquiry (transaction history printout)	No Charge
Bill Pay Check Copy	\$25.00/item
Bond Redemption	No Charge
Checking Account Reinstatement	\$35.00
(if a new checking account opening is requested after a prior checking account was closed by the credit union)	
Check Cashing (member)	\$5.00/item
(Waived if \$150 is on deposit or at least 50% of check is deposited, or have an active checking account, credit card, or loan with the credit union.)	
Check Cashing (non-member)	\$5.00/item
Check Charge Back	\$10.00/occurrence
(if any check deposited, used to make a loan payment, or cashed is returned unpaid)	
Check Replacement	\$30.00/item
(if non-member requests the credit union to issue an official check to replace an on-us check)	
Inactive/Dormant Account	\$5.00/month
(if there is no activity for more than 365 days with account balance less than \$100.00)	
Levy or Garnishment	\$100.00/occurrence
Money Order	\$3.00/item
Mortgage Verification	\$10.00/request
Official Check	\$3.00/item
Paper Statement	\$2.00/cycle
(fee waived for members under 18 years old or born before 1/1/1954)	
Replacement Credit Card	\$10.00/card
Replacement Debit Card	\$10.00/card
Research	\$15.00/hour
Returned Statement	\$5.00/statement
Rewards Package	5.00/month
Standard Check Order	Varies per style/quantity
Statement, Check, or Tax Form Copy	\$4.00/item
Stop Payment	\$30.00/item
(applies to ACH, Personal Checks, Online Bill Pay Checks, or Business Checks per item/sequential range of checks)	
Wire Transfer Fee (Domestic) Incoming	\$15.00/wire
Wire Transfer Fee (Domestic) Outgoing	\$25.00/wire
Wire Transfer Fee (International) Incoming	\$15.00/wire

SAFE DEPOSIT BOXES

3x5	\$45.00/box (annually)
3x10	\$70.00/box (annually)
5x5	\$60.00/box (annually)
5x10	\$100.00/box (annually)
10x10	\$135.00/box (annually)

OTHER SERVICE INFORMATION

All deposits or transactions received after close of business on a day the credit union is open, received after opening of Night Depository, or received on a day on which the credit union is closed for business will be treated as if received on the next business day opened. Business days are Monday through Friday, excluding holidays. EFT=Electronic Funds Transfer, ACH=Automated Clearing House, ATM=Automated Teller Machine, POS=Point of Sale. Some fees listed above are charged each time an item is presented and returned which may result in more than one fee for the same item. When using an ATM not owned by the credit union, there may be a surcharge fee by the ATM operator. All transactions at an SC Telco FCU owned ATM are free. **INSURED BY NCUA**