

SCHEDULE OF FEES

Effective May 1, 2024*

888.599.2265 | southbridgecu.com

DESCRIPTION	FEE
Account Closure Fee (<i>Within 3 Months from Open Date</i>).....	\$5.00
Account Reconciliation (<i>Per Request</i>).....	\$25.00
ATM/Debit Card Cross-Border Transaction Fee.....	1%
ATM/Debit Card Replacement Fee.....	\$15.00
Canadian Check Deposit (<i>Per Check</i>).....	\$30.00
Check Cashing Fee (<i>Per Check</i>)**.....	\$3.00
Check Printing Fees.....	Varies by Style
Copy of NOW Check—1st 36 Issued Annually.....	Free
Each Thereafter—1 Year Old or Less.....	\$3.00
Checks Older than 1 Year—Per Hour.....	\$50.00
(<i>1 Hour Minimum</i>) Plus Per-Check Charge	
Copy of Official Check.....	\$5.00
Copy of Statement—Each Page—1 Year Old or Less.....	\$3.00
Statement Older Than 1 Year—Per Hour.....	\$50.00
(<i>1 Hour Minimum</i>) Plus Per-Page Charge	
Escheatment Fee.....	\$50.00
Fax Request.....	\$2.00
IRA Transfer Fee.....	\$25.00
Ignite Monthly Maintenance Fee***.....	\$8.00
IRA Yearly Maintenance Fee (<i>Per Plan</i>).....	\$15.00
Levy/Garnishment.....	\$30.00
Money Orders.....	\$3.00
Monthly BaZing Subscription Fee****.....	\$7.00

DESCRIPTION	FEE
Online Bill Pay Debit Return Fee.....	\$30.00
Overdraft Charge (<i>Paid Item</i>)*****.....	\$32.00
Overdraft Charge (<i>Paid Item</i>)—Senior/Minor*****.....	\$5.00
Overdraft Charge (<i>Unpaid Item</i>).....	\$32.00
Overdraft Charge (<i>Unpaid Item</i>)—Senior/Minor.....	\$5.00
Overdraft Collection Fee.....	\$25.00
Paper Statement Fee—Per Statement*****.....	\$5.00
Photo Copies (<i>Per Page</i>).....	\$0.50
Research (<i>Per Hour</i>).....	\$50.00
Returned Deposit/Payment Item.....	\$32.00
Returned Deposit/Payment Item Collection Fee.....	\$25.00
Returned Deposit/Payment Item (<i>Third Party</i>).....	\$7.16
Returned Statement Fee.....	\$5.00
Staff Assisted Telephone Loan Payment.....	\$10.00
Stop Payment—On Us Item/ACH.....	\$32.00
Stop Payment—Treasurer, PDO, Club, Money Order.....	\$32.00
Temporary Checks (<i>Per Page</i>).....	\$1.00
Transfer Charge.....	\$10.00
Treasurer Check Withdrawal.....	\$3.00
Wire Transfer—Domestic—Outgoing.....	\$25.00
Wire Transfer—Foreign—Outgoing.....	\$75.00
Wire Transfer—Offline Federal Reserve.....	\$75.00
Wire Transfer—Domestic Incoming.....	\$10.00

* All fees subject to change at the discretion of the Southbridge Credit Union.

** Waived for members with at least \$25.00 on deposit at the time of the transaction.

*** Waived for members who have a minimum daily balance of \$100 or more, OR a direct deposit.

**** Monthly BaZing Subscription Fee provides access to BaZing products and services.

***** Consumer accounts only, if your account balance is overdrawn by \$5.00 or less, no overdraft charge (paid item) will be imposed. A limit of 5 overdraft charges (paid item) will be charged per day.

***** Waived for members 18 and younger or 65+. Fee will not be assessed from CD/IRA CD funds.

Please note—fees for EFT (Electronic Funds Transfer) services may be imposed by other financial institutions or networks (not SCU) to complete your transaction.

We've got you.



Banking | Lending | Local

All rates are subject to change without notice. Equal housing opportunity. Equal opportunity employer. Membership to Southbridge Credit Union requires a one-time interest-earning deposit of \$5.00 in a prime share account. Federally insured by NCUA.

