

SCHEDULE OF FEES

Effective April 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
IRA Yearly Maintenance Fee (<i>Per Plan</i>).....	\$15.00
ID Protect	
Kasasa Accountholders.....	\$7.00
Non-Kasasa Accountholders.....	\$10.00
Levy/Garnishment.....	\$30.00
Money Orders.....	\$3.00

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.

*** 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.

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.

