

BUSINESS SERVICES FEE SCHEDULE

EFFECTIVE JANUARY 1, 2019*

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DESCRIPTION	FEE
Account Closure Fee (<i>within 3 months from open date</i>)	\$5.00
Account Reconciliation (per request)	\$25.00
ATM/Debit Card Cross-Border Transaction Fee	1%
ATM/Debit Card Replacement Fee	\$15.00
Canadian Check Deposit (per check)	\$30.00
Check Cashing Fee (per check)†	\$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
(1 hour minimum) 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
(1 hour minimum) Plus Per-Page Charge	
Escheatment Fee	\$50.00
Fax Request	\$2.00
Levy/Garnishment	\$30.00
Money Orders	\$3.00
Online Bill Pay Debit Return Fee	\$30.00
Overdraft Charge (Paid Item)	\$32.00
Overdraft Charge (Paid Item)—Senior/Minor	\$5.00
Overdraft Charge (Unpaid Item)	\$32.00
Overdraft Charge (Unpaid Item)—Senior/Minor	\$5.00
Overdraft Collection Fee	\$25.00
Photo Copies (per page)	\$0.50
Research (<i>Per Hour</i>)	\$50.00
Returned Deposit/Payment Item	\$30.00
Returned Deposit/Payment Item Collection Fee	\$25.00
Returned Deposit/Payment Item (<i>Third Party</i>)	\$7.23
Returned Statement Fee	\$5.00
Stop Payment—On Us Item/ACH	\$25.00
Stop Payment—Treasurer, PDO, Club, Money Order	\$25.00
Temporary Checks (per page)	\$1.00
Transfer Charge	\$10.00

DESCRIPTION	FEE
Treasurer Check Withdrawal—1st 1 Issued Monthly	Free
Each Thereafter	\$3.00
Wire Transfer—Domestic—Outgoing	\$25.00
Wire Transfer—Foreign—Outgoing	\$50.00
Wire Transfer—Offline Federal Reserve	\$75.00

Business Checking Accounts

Monthly service charge per statement cycle	None
Transaction [§] charges per statement cycle:	
First 100	Free
101 or more	\$0.15 each

Business Checking PLUS Interest

Monthly service charge per statement cycle	\$10.00
Minimum average balance required to avoid monthly service charge	\$2,500.00
Transaction [§] charges per statement cycle:	
First 250	Free
251 or more	\$0.25 each

High Volume Business Checking

Monthly service charge per statement cycle	\$25.00
Minimum average balance required to avoid monthly service charge	\$500.00
Transaction [§] charges per statement cycle:	
First 500	Free
501 or more	\$0.50 each

Safe Deposit Boxes

Size	Annual Rental
3" high x 5" wide	\$35.00
5" high x 5" wide	\$45.00
3" high x 10" wide	\$60.00
5" high x 10" wide	\$85.00
10" high x 10" wide	\$100.00

SAFE DEPOSIT BOX CONTENTS ARE NOT INSURED BY NCUA OR MSIC.

* 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.

§ Transactions are deposits, items deposited and checks paid.

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

We've got you.

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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.