

SCHEDULE OF FEES

EFFECTIVE JANUARY 1, 2019*

888.599.2265 | southbridgecu.com

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 (<i>1 hour minimum</i>) Plus Per-Check Charge	\$50.00
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 (<i>1 hour minimum</i>) Plus Per-Page Charge	\$50.00
Escheatment Fee	\$50.00
Fax Request	\$2.00
InControl Monthly Maintenance Fee***	\$3.00
IRA Transfer Fee	\$25.00
IRA Yearly Maintenance Fee (per plan)	\$15.00
ID Protect	
Kasasa Accountholders	\$7.00
Non-Kasasa Accountholders	\$10.00
Levy/Garnishment	\$30.00
Money Orders	\$3.00
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

DESCRIPTION	FEE
Overdraft Charge (<i>Unpaid Item</i>)—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
Staff Assisted Telephone Loan Payment	\$10.00
Stop Payment—Treasurer, PDO, Club, Money Order	\$25.00
Super NOW Account Monthly Maintenance Fee	
With Average Daily Balance Less Than \$2,500.00	\$15.00
Temporary Checks (per page)	\$1.00
Transfer Charge	\$10.00
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

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.

*** Waived for members enrolled in eStatements during each monthly qualification cycle or when six debit card purchases post and settle to the account during each monthly qualification cycle. The monthly qualification cycle is defined as the period beginning on the last business day of the previous month through the second to last business day of the current month.

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.