

Southern Credit Union Fee Schedule 1-31-14

Checking Fees:

Returned Overdraft.....	\$25.00
Overdraft Transfer.....	\$2.00
Returned Check Deposit.....	\$15.00
Overdraft NSF – Debit Card.....	\$25.00
Stop Payment.....	\$15.00 per draft or series of drafts
Copy of Draft or Statement faxed, mailed or e-mailed.....	\$3.00
Account Research 1 hour minimum.....	\$15.00
Debit Card Replacement (one per year free).....	\$25.00

Share Account Fees:

Wire Outgoing.....	\$15.00
Wire Incoming.....	N/C
Returned ACH/EFT Item.....	\$25.00
Returned Check Deposit.....	\$15.00
PC Branch Internet Access.....	Free Service
Checking Monthly Service Fee.....	\$3.00 per month*

*Fee waived if (1) \$1,000 monthly balance is maintained or (2) direct deposit of payroll, retirement, or social security; or (3) if member is a full time student; or (4) 55 yrs or older.

*The monthly fee waived with direct deposit. Must have share draft checking to use this service.

Regular Share

Savings Excessive Withdrawal.....	\$3.00 three per quarter free
Dormant Account Fee.....	\$5.00 per month*
*(12 months no activity & balance under \$100 with no additional services)	
Returned Statement/Bad Address Fee.....	\$5.00 per occurrence
Christmas Club Early Withdrawal.....	\$5.00

Visa Account Fees:

Over the Credit Limit.....	\$10.00
Late Fee.....	\$10.00