

Southern Credit Union Fee Schedule

July 9, 2018

Checking Fees:

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

Pre-Paid VISA Debit Card Fees:

Name Embossed Card.....	\$ 2.00
Monthly Service Fee.....	\$ 3.00
No Load Fees	
Replacement Fee Reissue.....	\$ 3.50
Replacement for New Card and Number.....	\$ 5.00

VISA Credit Card Fees:

Over the Credit Limit	\$10.00
Late Fee.....	\$25.00

Share Account Fees:

Wiring Outgoing.....	\$15.00
Wire Incoming.....	no charge
Returned ACH/EFT Item.....	\$25.00
Return Check Deposit.....	\$15.00
PC Branch Internet Access.....	Free
Online Bill Pay (must have checking/share draft acct.)	Complimentary
Checking/Share Draft Monthly Service Fee.....	\$ 3.00 per month (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 years or older.

Regular Share Savings Fees:

Savings Excessive Withdrawal.....	\$ 3.00 per withdrawal after three withdrawals in a quarter
Dormant Account Fee.....	\$ 5.00 per month (12-months without activity & balance under \$100 with no additional services i.e. loan, VISA etc.)
Return Statement/Bad Address Fee.....	\$ 5.00 per occurrence
Christmas Club Early Withdrawal.....	\$ 5.00