

**SOUTH COAST ILWU FEDERAL CREDIT UNION
FEES & DISCLOSURES *
EFFECTIVE 05/01/2010**

SHARE DRAFT (CHECKING) ACCOUNT

Non - Sufficient Funds (Overdrafts/paid or returned): \$20.00 per item up to \$100.00 daily

Overdraft Protection Transfers from Shares: \$5.00 daily (Must sign up for coverage)

Stop Payments: \$15.00 per item or \$60.00 per series of checks

Returned Checks: Not drawn on us that you have cashed or deposited \$20.00

Checkbook Balancing: \$15.00 per hour (minimum \$15.00)

**Research: \$15.00 per hour plus \$2.00 per copy (Minimum \$15.00)
(These charges will be used in conjunction with the Records Access Rule also)**

Printout of History: \$1.00 per page

**Checks: 2 (Two) Boxes Free per Calendar Year (one account per member)
Blue or Gold Safety Paper (Member to pay difference for other styles)**

Counter Checks: Set of 8 free when account is opened. \$2.00 per set of 8 thereafter

Check Copies: 3 free per month than \$1.00 for each additional copy

Inactive Account Fee – Per Month: No activity has occurred for 6 months - \$5.00

DEBIT CARD

All point of sale transactions are free. The Credit Union offers unlimited transactions at the ATM located at the Credit Union. Members who choose to use other ATM's will be assessed, per transaction, \$1.00 for monetary transactions (cash withdrawals) and .50 cents for non-monetary transactions (transfers and balance inquiries). Members are also responsible for all surcharges by other financial institutions.

Overdraft Protection Transfers from Shares: \$5.00 daily (Must sign up for coverage)

Replacement Debit card: \$7.00 per card, \$30.00 for "Rush" orders

Replacement PINS: \$5.00 per PIN, \$30.00 for "Rush" Orders

A 1% International Transaction fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. *Added 04/02/2005*

ATM CARD

All ATM cards will be charged a \$1.00 monthly fee. All other ATM fees will be assessed the same as the Debit Cards.

INTERNET BANKING

Monthly Service Fee: No Fee

Written Correspondence to Payee: \$12.00

Per proof of payment: \$10.00

Payments returned due to member error: \$10.00

Insufficient Funds per item: \$20.00

Check Copies: 3 free per month than \$1.00 for each additional copy

All other fees will be assessed at the same rate as listed on this fee schedule

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MISCELLANEOUS

Dormant Account Fee: Accounts with no activity for 24 months and/or no response to mailed requests for contact are subject to dormant account fee of \$10.00 per quarter.

Account Closure Fee: \$5.00 fee if account closed within 6 months of opening.

Bad Address: Failure to provide credit union with change of address - \$10.00 per quarter.

Money Account: Below \$2,500 minimum balance - \$25.00

Gift Cards: \$3.00 (effective 3/14/07-new)

Wire in or out fee: \$12.00

Deposited Items Returned for Redeposit - \$10.00

Credit Union issued Checks – 2 free per week - \$5.00 per check after 2 free

Foreign Check in Foreign Dollars sent for Collection - \$10.00

In Branch Share withdrawals exceeding 30 per quarter - \$1.00 per transaction over 30

Legal Garnishment/Levy: \$30.00 per occurrence

Manually Posted Items: Checks – Automatic Deposits/Withdrawals - \$10.00 per item (First One Free)

Stop Payment on Credit Union Issued Check - \$20.00

***These fees are subject to change. Written notice will be provided at least 30 days prior to the effective date of the change.**