

**South Coast ILWU Federal Credit Union**

**Fees & Disclosures\***

**Effective 08/15/2022**

Applies to Share/Share Draft/Debit/ATM Accounts

Service	Fee	Suggestion
Monthly Service Charge	0.00 for 1st account 2nd account \$5.00	
Business Account Monthly Service Charge	\$7.00	
Non-Sufficient Funds** (paid or returned)	\$30.00 per item up to \$150.00 daily	Sign up for Home Banking to help track your transactions better
Reversing a Return**	\$30.00 in addition to the NSF Charge	Sign up for Overdraft Protection
Overdraft Protection Transfers from Shares	\$5.00 daily (must sign up for coverage)	
Stop Payments	\$20.00 per item or \$65.00 per series of checks	
Checkbook Balancing	\$15.00 per hour (minimum of \$15.00)	
Research	\$25.00 per hour plus \$5.00 per copy (minimum \$25.00) (These charges will be used in conjunction with the Records Access Rule also)	Sign up for Home Banking, where you can print your statements for free
Print-out of Account History (per page)	\$5.00 per page (First page Free)	Sign up for Home Banking
Checks	1 (one) box Free per Calendar Year (one account per member) of Credit Union Logo check. Members that choose other styles will pay full price. Business account will pay full price.	Sign up for Bill Pay through Home Banking to minimize your check writing
Copy of Cleared Check (per check)	\$5.00	FREE on Home Banking
Inactive Account Fee	\$5.00 per Month (no activity has occurred for 90 days)	Use our checking account services to pay for bills or items and keep your account active
Counter Checks	\$5.00 per page unless new account	
All point of sale transactions are free. Members who choose to use other ATM's will be assessed, per transaction, \$2.00 for monetary transactions (cash withdrawals) and .50 cents for non-monetary transactions (transfers and balance inquiries.) Member are also responsible for all surcharges by other financial institutions.	\$2.00	To avoid the fee, purchase an item at a store and request cash back or use the Credit Union ATM
Replacement Debit Cards (Including re-opening of closed cards)	\$10.00 per card, \$30.00 for "Rush" orders	
Replacement PINS	\$5.00 per PIN, \$30.00 for "Rush" orders	
Inactive Debit/ATM card that results in closing the card	\$15.00	Once you receive your Debit/ATM card activate it using an ATM or by calling the Credit Union
International Transaction fees will be assessed on all transactions where the merchant country differs from the country of the card issuer. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether You are located inside or outside the United States at the time of the transactions.	1% of the transaction amount	
Name change resulting in re-issuing the card	\$10.00	
Re-opening a debit card that is closed due to a fraud alert that isn't verified by the member.	\$10.00 per card, \$30.00 for "Rush" orders	
Monthly Fee: All ATM cards will be assessed a monthly fee. All other ATM fees will be assessed the same as the Debit Cards.	\$1.00	

Applies to all Internet Banking/Bill Pay

Service	Fee	Suggestion
Monthly Service Fee	\$0.00	
Written Correspondence to Payee	\$10.00	
Bill Pay Express Mail Correspondence	\$15.00	
Per Proof of Payment	\$10.00	
Payments Returned Due to Member Error	\$5.00	
Insufficient Funds/NSF*** (paid or returned) per item	\$30.00	
Copy of Cleared Check (per check)	\$5.00	FREE through Home Banking
Bill Pay Cancellation Fee	\$7.50	
ACH Return Fee**	\$30.00	

Overdraft Fee	\$5.00 (must sign up for coverage)	
Replacement PIN	\$5.00	
Inactive Fee	\$10.00 monthly (after 60 days)	
All other fees will be assessed at the same rate as listed on this fee schedule		

### Miscellaneous Fees

Service	Fee	Suggestion
Dormant Account Fee (Share): Accounts with no activity for 24 months and/or no response to mailed requests for contact are subject to dormant account fee. (17 & under are exempt)	\$5.00 per month \$10.00 after 24 months	
Account Closure Fee: fee assessed if closed within 6 months of opening	\$5.00	
Bad Address: Failure to provide the Credit Union with change of address	\$10.00 per month	
Money Account: Below \$2,500 minimum balance	\$25.00 per quarter	Basic Share account may be better, if you have a hard time keeping the required balance
Direct Wire Transfers inside the USA	\$25.00 Outgoing \$15.00 Incoming	
International Wires - outside the USA	\$50.00	
Copies of Statements	\$5.00 per page including requests for copies of E-Statements	Print your statements for free by using Home Banking
Deposited or Cashed Items Returned for Redeposit	\$10.00	
Credit Union Issued Checks	\$5.00 per check	You may want to consider opening a Checking account
Foreign Check in Foreign Dollars Sent In for Collection	\$10.00	
In Branch Share Withdrawals exceeding 15 per quarter	\$2.00 per transaction over 15	Open a checking account with a debit card, where the withdrawals are unlimited. And use our ATM where the withdrawals are free
Legal Garnishment/Levy	\$75.00 per occurrence	
Manually Posted Item: Checks, Automatic Deposits/Withdrawals	\$10.00 per item (First One Free Yearly)	
Stop Payment on Credit Union Issued Check	\$25.00	
Non-Member Check Cashing	\$10.00	
Returned Mail	\$5.00	
Member Check Cashing Fee	\$5.00	Requires a \$100.00 balance at all times or other services to avoid a fee
Stop Payment on ACH	\$30.00 per item	
Merchant Exchange Checks	\$15.00	
Verification of Deposit	\$15 per account verified	
Loan Extension	\$50.00	
Loan Cancellation Fee (loan papers are drawn up)	\$50.00	
Cash Advance (not our Visa)	\$15.00	
Visa Payment - Rushed	\$5.00	
ACH Non-Sufficient Funds** (paid or returned)	\$30.00 per item up to \$150.00 daily	
Account Reinstatement	\$25.00 - in addition to the \$5.00 minimum opening balance	
Remote Deposit Capture Rush Deposit	\$10.00	
Share Account falls below minimum balance	Fee that makes the share account fall below minimum balance of \$5.00 will be closed	
Coin Machine	5%	
Statement Printing at Month End and/or Quarter End & member is signed up for Home Banking	\$5.00 per page plus the cost of postage	Complete the sign up process on Home Banking where you receive your E-Statement
Cashiers Check - SCILWU issued check that was not used for purpose intended and is being re-deposited	\$5.00 per check	
Payoff Requests	First request is free. \$5.00 per request after that.	
Reopening a credit card	\$10.00	
Copy/Fax Machine - for personal use	\$2.00 per page	

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

\*\* If we do not pay an overdraft, there will be an NSF or Returned Item fee, as set forth in the Fee Schedule. We may charge a fee each time a check or item is submitted or resubmitted for payment. Therefore, you may be assessed more than one fee as a result of a returned item or resubmission(s) of a returned item.