

**South Coast ILWU Federal Credit Union**  
**Fees & Disclosures\***  
**Effective 08/15/2017**

Applies to Share Draft (Checking) Accounts

Service	Fee
Monthly Service Charge	0.00 for 1st account 2nd account \$5.00
Business Account Monthly Service Charge	\$7.00
Non-Sufficient Funds (Overdraft/paid or returned)	\$25.00 per item up to \$125.00 daily
Reversing a Return	\$25.00 in addition to the NSF Charge
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
Checkbook Balancing	\$15.00 per hour (minimum of \$15.00)
Research	\$15.00 per hour plus \$5.00 per copy (minimum \$15.00) (These charges will be used in conjunction with the Records Access Rule also)
Printout of Account History (per page)	\$5.00 per page (First page Free)
Checks	1 (one) box Free per Calendar Year (one account per member) Credit Union Logo check. Members that choose other styles will pay full price. Members over 55 receive 3 boxes of Credit Union Logo checks free, per calendar year.
Copy of Cleared Check (per check)	\$5.00
Inactive Account Fee	\$5.00 per Month (no activity has occurred for 90 days)
Counter Checks	\$5.00 per page unless new account

Applies to all Debit Cards

Service	Fee
All point of sale transactions are free. 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.) Member are also responsible for all surcharges by other financial institutions.	\$1.00
Overdraft Protection Transfers from Shares	\$5.00 daily (must sign up for coverage)

Replacement Debit Cards (Including re-opening of closed cards)	\$10.00 per card, \$30.00 for "Rush" orders
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Applies to all Debit Cards Continued

Replacement PINS	\$5.00 per PIN, \$30.00 for "Rush" orders
Inactive Debit card that results in closing the card	\$15.00
International Transaction fee will be assessed on all transactions where the merchant country differs from the country of the card issuer.	1% of the transaction amount

Applies to all ATM Cards

Service	Fee
Name change resulting in re-issuing the card - 1st card free	\$10.00
Inactive ATM card that results in closing the card	\$15.00
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
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	\$25.00
Copy of Cleared Check (per check)	\$5.00
Bill Pay Cancellation Fee	\$7.50
ACH Return Fee	\$25.00
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 fe

Miscellaneous Fees

Service	Fee
Dormant Account Fee (Share): Accounts with no activity for 12 months and/or no response to mailed requests for contact are subject to dormant account fee. (17 & under are exempt)	\$10.00 per month \$25.00 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
<b>Miscellaneous Fees Continued</b>	
Money Account: Below \$2,500 minimum balance	\$25.00 per quarter
Wire - In or Out Fee	\$15.00
International Wires	\$35.00
Copies of Statements	\$5.00 per page including requests for copies of E-Statements
Deposited or Cashed Items Returned for Redeposit	\$10.00
Credit Union Issued Checks	\$3.00 per check
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
Legal Garnishment/Levy	\$50.00 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	\$5.00
Returned Mail	\$5.00
Late Fee on Loans	\$25.00 after the 16th day past due date
Account Reinstatement	\$5.00 after 6 months
Member Check Cashing Fee	\$5.00
Stop Payment on ACH	\$30.00 per item
Merchant Exchange Checks	\$15.00
Verification of Deposit	\$15.00
Loan Extension	\$50.00
Loan Cancellation Fee (loan papers are drawn up)	\$50.00
United Postal Services Address Change Notifications	\$1.00 per notice
Research	\$15.00 per hour plus \$5.00 per copy (minimum \$15.00) (These charges will be used in conjunction with the Records Access Rule also)
Cash Advance (not our Visa) - no card present	\$20.00
Cash Advance (not our Visa)	\$15.00
Visa Payment - Rushed	\$5.00
ACH Non-Sufficient Funds (Overdraft/paid or returned)	\$25.00 per item up to \$125.00 daily

Re-opening an Account	\$25.00 - in addition to the \$5.00 minimum opening balance
Remote Deposit Capture Rush Deposit	\$10.00
Negative Balance Fee on Share and/or Checking Accounts	After 7 days - \$15.00 After 14 days - \$30.00

Miscellaneous Fees Continued

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% on \$200 or more or 5% of entire amount if non-member
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
Cashiers Check - SCILWU issued check that was not used for purpose intended and is being re-deposited	\$5.00 per check
Copy Machine - for personal use	.50 cents per page - 11 pages or more

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


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Suggestion

Sign up for Home Banking to help track your transactions better

Sign up for Overdraft Protection

Sign up for Home Banking, where you can print your statements for free

Sign up for Home Banking

Sign up for Bill Pay through Home Banking to minimize your check writing

FREE on Home Banking

Use our checking account services to pay for bills or items and keep your account active

Suggestion

To avoid the fee, purchase an item at a store and request cash back or use the Credit Union ATM

Once you receive your Debit card activate it using an ATM or by calling the Credit Union						
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Once you receive your ATM card activate it using an ATM or by calling the Credit Union						
FREE through Home Banking						
e schedule						
Suggestion						

Basic Share account may be better, if you have a hard time keeping the required balance					
Print your statements for free by using Home Banking					
You may want to consider opening a Checking account					
Open a checking account with a debit card, where the withdrawals are unlimited. And use our ATM where the withdrawals are free					
Requires a \$100.00 balance at all times or other services to avoid a fee					
Update your address					
Sign up for Home Banking, where you can print your statements for free					

Complete the sign up process on Home Banking where you receive your E-Statement						
to the effective date of the change.						










