

BUSINESS FEE SCHEDULE

Effective August 23, 2022

ACCOUNT SERVICES

	AMOUNT
Collection Item	\$40.00/item
Non-Sufficient Funds (NSF)	\$35.00/occurrence
Overdraft Protection ¹	\$2.00/transfer
Returned Item	\$20.00/item
<i>Items deposited, payments made, returned unpaid</i>	
Stop Payment Order	\$35.00/item

CHECKING ACCOUNTS

Non-Interest bearing; Non-analyzed.

Access Checking

Minimum Opening Deposit	\$100.00
Monthly Service Fee	\$5.00/month
<i>Waived with 5 debit card transaction/month or business credit card</i>	
Activity Fee	\$0.25/item
<i>Assessed after 150 staff-assisted transactions/month</i>	

Eligible for Gold eServices Package

Premier Checking

Minimum Opening Deposit	\$0.00
Monthly Service Fee	\$15.00/month
<i>Waived with cumulative business loan/credit card balance of \$150,000</i>	
Activity Fee	\$0.25/item
<i>Assessed after 300 staff-assisted transactions/month</i>	

Eligible for Gold or Green eServices Package based on approval

Non-Profit Checking

Must provide tax exempt designation document from IRS

Minimum Opening Deposit	\$100.00
Monthly Service Fee	\$0.00/month
Activity Fee	\$0.00/item

Eligible for Gold eServices Package

ACCOUNT MAINTENANCE

	AMOUNT
Early Membership Closure	\$10.00
<i>Closed within 90 days of opening</i>	
Inactive Account ²	\$50.00/membership
<i>60 months without activity</i>	
Invalid Address ³	\$5.00/month
Membership Re-Open Fee ⁴	\$10.00/occurrence
Share Re-Open Fee ⁵	\$10.00/occurrence

eBANKING SERVICES

Packages include SRP Online and SRP Mobile access

Gold Package

B2B/B2P, Bill Pay, Mobile Remote Deposit Capture \$0/month

Green Package

<i>Gold plus ACH, Wire</i>	
4 free wires/month; subsequent wires	\$10.00/each
25 free ACH items/month; subsequent ACH items	\$0.10/each
NSF (Bill Pay or ACH)	\$35.00/occurrence
Unauthorized ACH Return	\$5.00/return
Stop Payment Order (Bill Pay)	\$35.00/occurrence
Optional eBanking Services	Varies by service

VISA® CHECK CARDS

	AMOUNT
Daily ATM Limit	\$1,000
<i>ATM or PIN-based point-of-sale cash back transaction</i>	
Daily Visa Debit Card Limit	\$3,000

Visa Debit Card Replacement	\$10.00
<i>First order is free</i>	
International Service Assessment	1%
<i>Of converted transaction amount</i>	
Non-SRP FCU ATM Use	
Inquiry	\$1.00
Withdrawal	\$2.00

Note: The owners of non-Credit Union ATMs may charge additional fees, and any such fee will be paid from your account. These fees are generally called a surcharge

MEMBER ASSISTED SERVICES

	AMOUNT
Automatic Clearing House (ACH) Origination	\$5.00/transaction
<i>Loan payments made via telephone</i>	
Check Order	Varies by style
<i>Approved Vendor: Deluxe</i>	
Coin Counting Machine Usage	5% of total
Non-Member	11% of total
Counter Check ⁶	\$2.00
Wire Transfer	\$20.00/wire
<i>Incoming/Outgoing</i>	
Guaranteed Funds Check (GFC)	\$5.00
Non-Member GFC	\$10.00
<i>SRPFCU check collections only</i>	
Legal Process	\$50.00/occurrence
<i>Tax levies, garnishments, etc.</i>	
Research Services	\$25.00/hour
Safe Deposit Box Rental ⁷	\$22.00 - \$80.00/annually
<i>Assessed by size</i>	
Replacement Key	Varies
Tamper Proof Night Depository Plastic Bags	\$25.00/100 count
<i>Initial supply of 50 bags provided at account opening</i>	
Night Depository Key	\$10.00/each
<i>For a lost or additional key; two keys issued initially at no fee</i>	
Shared Branching Withdrawal	\$ 3.00
<i>Issued transactions only</i>	
Document Copies:	
Account History	Free
Bill Payer Payment	\$1.00/copy
Check Copy	\$2.00/check
Paid Debit Card Receipt	\$5.00/copy
Statement Copy	\$2.00/printout

The Credit Union's daily cut-off time: All deposits or transactions received after the time we close for business on a day when we are open or received after we open our night depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open unless differently disclosed at the depository.

The Credit Union's daily cut-off time for Uniform Commercial Code

Funds Transfers: Any dollar amount may be transferred on Monday, Tuesday, Thursday, or Friday, until 4:00 p.m. or Wednesday until 11:00 a.m. on a business day. Any request for a transfer after this time will be processed on the next business day we are open.

The Credit Union's business day disclosure: Our business days are Monday through Friday, excluding holidays. Our night depository is opened at 8:30 a.m. daily. Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day unless differently disclosed at the depository.

Federally insured by NCUA

¹ Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means for transfers from savings to checking.

² Zero balance checking and savings accounts will be closed after six months of no activity.

³ Charges begin when the US Post Office notifies us of an invalid/incorrect address and continues until a valid address is provided by you.

⁴ Memberships voluntarily or involuntarily closed within the last twelve months.

⁵ Shares voluntarily or involuntarily closed within the last twelve months.

⁶ Sold in four-check increments. Fee is assessed after initial supply has been issued.

⁷ Contents in safe deposit boxes are not insured against loss by SRP FCU or NCUA.