

FEE SCHEDULE

Effective October 1, 2023

ACCOUNT SERVICES

	AMOUNT
Collection Item	\$40.00 /item
Returned Item	\$20.00 /item
<i>Items deposited, payments made, returned unpaid</i>	
Stop Payment Order	\$35.00 /item

OVERDRAFT SERVICES

	AMOUNT
Non-Sufficient Funds (NSF) ¹	\$35.00 /presentment
Overdraft Privilege	Up to \$35.00 /paid item
Fee is assessed on the amount of the negative Available Balance change after the item is posted. If the negative Available Balance change is:	
Less than/equal to \$4.99	\$ 2.00 /paid item
Between \$5.00 and \$9.99	\$10.00 /paid item
Between \$10.00 and \$19.99	\$20.00 /paid item
Between \$20.00 and \$29.99	\$30.00 /paid item
Greater than/equal to \$30.00	\$35.00 /paid item
Overdraft Protection ²	\$ 2.00 /transfer

CHECKING ACCOUNTS

	AMOUNT
Basic Checking Monthly Service Fee	\$10.00 /month
Low Balance ³	\$ 5.00 /month
Regular Checking Monthly Service Fee	\$ 0.00 /month

CLUB ACCOUNTS

	AMOUNT
Christmas Club Early Withdrawal	\$10.00/withdrawal

ACCOUNT MAINTENANCE

	AMOUNT
Early Membership Closure	\$10.00
<i>Memberships closed within 90 days of opening</i>	
Inactive Account ⁴	\$50.00 /membership
<i>60 months without activity</i>	
Invalid Address ⁵	\$ 5.00 /month
Membership Re-Open Fee ⁶	\$10.00

eBANKING SERVICES

	AMOUNT
NSF (Bill Pay or ACH) ¹	\$35.00 /presentment
Optional eBanking Services	Varies by service
Stop Payment Order	\$35.00 /item

ATM/DEBIT CARDS

	AMOUNT
Daily ATM Limit	\$1,000
<i>ATM or PIN-based point-of-sale cash back transaction</i>	
Daily Visa® Debit Card Limit	\$2,500
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
Automated Clearing House (ACH) Origination	\$ 5.00 /transaction
<i>Loan payments made via telephone</i>	
Check Order	Varies by style
<i>Approved Vendor(s): Deluxe</i>	
Coin Counting Machine Usage	5% of total
Non-Member	11% of total
Counter Check ⁷	\$ 2.00
Document Copies:	
Account History	\$ 2.00 /printout
Bill Payer Payment	\$ 1.00 /copy
Check Copy	\$ 2.00 /check
Paid Debit Card Receipt	\$ 5.00 /copy
Statement Copy	\$ 2.00 /printout
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>	
Mailed Statement ⁸	\$ 1.00 /month
Research Services	\$25.00 /hour
Safe Deposit Box Rental ⁹	\$22.00 - \$80.00 /annually
<i>Assessed by size</i>	
Replacement Key	Varies
Shared Branching Withdrawal	\$3.00
<i>Issued transactions only</i>	
Wire Transfer	\$20.00 /request
<i>Outgoing, domestic</i>	

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.

¹ Any item or transaction can be presented for payment multiple times, which is beyond the control of the Credit Union. Each presentment may be charged a separate NSF fee even though it may be for a repeat presentment. Refer to the section of the Membership Agreement titled Multiple Presentments/Representments for more information.

² Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means for transfers from savings to checking.

³ End of day combined deposit balances do not reach \$200 at any time during the month and no current active loans. Applies to members 21 and older, up to age 65. Fee assessed per

checking account.

⁴ Zero balance checking and savings accounts will be closed after six months of no activity.

⁵ Charges begin when the US Post Office notifies us of an invalid/incorrect address and continues until a valid address is provided by you.

⁶ Memberships voluntarily or involuntarily closed within the last twelve months.

⁷ Sold in four-check increments. Fee is assessed after initial supply has been issued.

⁸ Waived with eStatements which requires SRP Online enrollment.

⁹ Contents in safe deposit boxes are not insured against loss by SRP FCU or NCUA.