

BUSINESS FEE SCHEDULE

Effective October 1, 2023

ACCOUNT SERVICES

| | AMOUNT |
|--|----------------------|
| Collection Item | \$40.00/item |
| Non-Sufficient Funds (NSF) ¹ | \$35.00/presentation |
| Overdraft Protection ² | \$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 ³ | \$50.00/membership |
| <i>60 months without activity</i> | |
| Invalid Address ⁴ | \$5.00/month |
| Membership Re-Open Fee ⁵ | \$10.00/occurrence |
| Share Re-Open Fee ⁶ | \$10.00/occurrence |

eBANKING SERVICES

| | AMOUNT |
|---|----------------------|
| Packages include SRP Online and SRP Mobile access | |
| Gold Package | \$0/month |
| <i>B2B/B2P, Bill Pay, Mobile Remote Deposit Capture</i> | |
| Green Package | \$25.00/month |
| <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) ¹ | \$35.00/presentation |
| 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 ⁷ | \$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 ⁸ | \$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 Any item or transaction can be presented for payment multiple times, which is beyond the control of the Credit Union. Each presentation may be charged a separate NSF fee even though it may be for a repeat presentation. 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 Zero balance checking and savings accounts will be closed after six months of no activity.

⁴ Charges begin when the US Post Office notifies us of an invalid/incorrect address and continues until a valid address is provided by you.

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

⁶ Shares 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 Contents in safe deposit boxes are not insured against loss by SRP FCU or NCUA.