



FEE SCHEDULE

EFFECTIVE 7/1/2017

The following fees may be assessed against your account and the following transaction limitations, if any apply to your account.

Bylaw requirements:

You must maintain \$5.00 in your Share (Savings) Account as a condition of membership.

SAVINGS AND CLUB ACCOUNTS

Credit Union membership fee	No Charge
Below minimum balance Money Market Account fee	\$6.00/mo
You must maintain a minimum average daily balance of \$2,500 to avoid fee.	
Below minimum balance Jumbo Money Market Account Fee	\$8.00/mo
You must maintain a minimum average daily balance of \$100,000 to avoid fee.	
Holiday and Vacation Club early withdrawal fee	\$25.00 each
Holiday Club accounts pay out November 1st. Vacation Club accounts pay out May 1st.	
Accounts closed within 365 days of opening	\$25.00
Dormant account fee	\$10.00 per month
An account is considered dormant when no withdrawals or deposits, other than credited dividends, have been made to the account for a period of one year. Members with an active certificate, IRA, money market, credit card, club account or loan are exempt from this fee.	

VISA CHECK CARDS

Initial Visa Check Card	No Charge
Visa Check Card monthly maintenance fee	No Charge
Replacement of lost, damaged or stolen Debit card	1st Free then \$10.00
Replacement of personal identification number (PIN)	1st Free then \$10.00
ATM cash withdrawal at a non-credit union ATM	\$1.00
ATM cash withdrawal at Publix	FREE
ATM cash withdrawal from a line of credit	\$1.00
Balance inquiry	\$.50
Items paid with Overdraft Privilege	\$37.50

CHECKING ACCOUNTS

Returned check or pre-authorized withdrawal (ACH) due to non-sufficient (NSF) or uncollected funds	\$37.50 each
Overdrafts or items paid with Overdraft Privilege	\$37.50 each
Transfer of funds from a Savings account to a Checking account to pay an item, i.e. a check or a pre-authorized withdrawal (ACH)	\$5.00 each
Check printing	fee depends on the style of checks ordered
Stop payments on a check or pre-authorized withdrawal (ACH)	\$30.00
Copy of a paid check	\$5.00 each

ONLINE BANKING AND BILL PAYMENT

Online Banking	FREE
Bill Pay (unlimited transactions)	FREE
Secure Remote Check Deposit	FREE
E-Statements	FREE
E-Alerts	FREE
Card Valet	FREE
Overdrafts and Non Sufficient Funds (NSF)	\$37.50 each

LOANS

Auto Loan application fee	\$30.00
Unsecured (Signature) Loan application fee	\$30.00
Executive Line of Credit application fee	\$75.00
Home Equity / Second Mortgage application fee	\$100.00
Loan processing fee on all disbursed loans	\$35.00
Unsecured (Signature) Loan add-on service charge	\$10.00
Remote Payment Convenience Fee	\$12.95
Late fee (10 days late or more)	\$20.00 or 10%
of the monthly payment, whichever is greater	

MASTERCARD CREDIT CARD

Annual fee	None
Cash Advance fee	\$10.00 or 3%
of amount transferred, whichever is greater	
Balance Transfer Fee	\$75.00 or 3%
of the amount of each balance transfer, whichever is less	
Foreign Transaction Fee	3%
of each transaction in U.S. dollars	
Return Payment Fee	\$35.00
Late payment	Up to \$35.00*
*See MasterCard disclosure for complete details and other disclosures	

OTHER FEES

Official check	\$5.00 each
Money order	\$3.00 each
Returned mail or bad address fee	\$10.00 per item
Deposited check (and other items) returned unpaid or uncollected	\$37.50 each
Check presented against uncollected funds	\$37.50 each
Non-sufficient or uncollected funds on a pre-authorized withdrawal (ACH)	\$35.00 each
Items paid with Overdraft Privilege	\$35.00
Account research	\$20.00 per hour
Stop payments - Official Check	\$30.00 each
Cancel stop payment	\$5.00 per item
Wire transfer (incoming)	No Charge
Domestic wire transfer (outgoing)	\$25.00 each
International wire transfer (outgoing)	\$35.00 each
Copy of a paid check	\$5.00 each
Paper statement	\$1.00 per month
Copy of a statement	\$5.00 each
Coin deposit	\$.10 per roll
Account activity printout	\$2.00 each
Written verification of accounts - Non-expedited	\$15.00 each
Expedited \$25.00 each	
Fax	\$1.00 up to 10 pages \$1.10 each add'l
Photo Copy	\$.25 each
Copy of Cashier's Chec.	\$3.00 each
Levies and Writs	\$75.00 each per document
Subordination Fee - If new 1st mtg is with SFFCU	\$75.00 each
Subordination Fee- Other than with SFFCU	\$150.00 each
Visa Gift Card	\$5.00 each
Notary Service	\$5.00 per page