

Fee Schedule (effective June 1, 2018)

Checking Accounts	Fee	How to Avoid a Fee
Personal	\$ 5 monthly.	No monthly fee when any of the following applies: <ul style="list-style-type: none"> • Maintain an average daily balance of \$2,500 or more across all Self-Help Federal Credit Union accounts (checking, savings, certificates, etc.) under a single member number. • Monthly combined direct deposit(s) of \$500 or more into one or more Self-Help Federal Credit Union accounts (checking, savings, certificates, etc.) under a single member number. • You are 24 and under, or 65 and older.
Access	\$ 5 monthly.	No monthly fee when any of the following applies: <ul style="list-style-type: none"> • Maintain an average daily balance of \$2,500 or more across all Self-Help Federal Credit Union accounts (checking, savings, certificates, etc.) under a single member number. • Monthly combined direct deposit(s) of \$500 or more into one or more Self-Help Federal Credit Union accounts (checking, savings, certificates, etc.) under a single member number. • You are 24 and under, or 65 and older.
Business	\$15 monthly.	No monthly fee when the following applies: <ul style="list-style-type: none"> • If average daily balance across all Self-Help Federal Credit Union accounts under a single member number is \$25,000 or greater.
Non-Profit	\$10 monthly.	
Business Transaction Fees	Free up to 100 items per month; \$0.25 per item thereafter.	
Non-Profit Transaction Fees		
	Currency deposits \$0.02 per bill.	

Savings Accounts	Fee	How to Avoid
Dormant Accounts	\$10 quarterly after 12 months of inactivity.	Generate activity (deposit, withdrawal, funds transfer, etc.) on the account within each 12 month period and maintain a combined balance of \$100 or more on deposits at Self-Help Federal Credit Union. Waived upon request within 60 days.
Club Accounts Early Withdrawal	\$15 each.	Limit withdrawals to the penalty-free withdrawal period.
IRA Savings Excessive Withdrawal	\$15 each withdrawal after 3 within a month.	Limit withdrawals to 3 or fewer per month.
Money Market Below Balance	\$ 5 monthly.	Maintain a daily balance of \$500 or more in the account.
Money Market & Savings Excessive Transactions (Regulation D)	\$10 each withdrawal after 6 within a month. Applies to each check, automatic draft (ACH), or transfer after 6 total per month. In-branch withdrawals are exempt from Regulation D.	Limit withdrawals to 6 or fewer per month.
Term Certificates Early Withdrawal	Each early withdrawal is subject to a penalty amounting to: <ul style="list-style-type: none"> • 90 days of interest on terms of 12 months or fewer. • 180 days of interest on terms greater than 12 months. 	Limit withdrawals to the penalty-free account maturity withdrawal period.

Electronic Services	Fee	How to Avoid
Bill Pay	No charge up to 20 free transactions within a month. \$1 each transaction after 20 within a month.	Limit bill pay transactions to 20 or fewer per month.
E-Statements	No charge.	
Mobile Banking	No charge.	
Mobile Check Deposit User eligibility conditions apply to this service	No charge.	
Online Banking	No charge.	

CARDS ATM * Credit * Debit	Fee
Card Replacement	\$8 each occurrence.
Card Mailed to Branch	\$5 each occurrence.
PIN Replacement	\$5 each occurrence.
PIN Mailed to Branch	\$5 each occurrence.
Card Replacement (Rush Delivery)	\$45 shipping charge, each occurrence.
Pin Replacement (Rush Delivery)	\$45 shipping charge, each occurrence.

In-Branch	Fee	How to Avoid
Account Reconciliation/ Research	Members: \$25 per hour. Non-Members: \$50 per hour.	
CarFax Report	\$18 each report.	
Cashier's Check	\$ 5 each check.	
Check Cashing	\$ 5 each check.	
Check Copy	\$ 5 each.	
Coin Deposits/Counter Where Available	Members: 5% of the total amount. Non-Members: 10% of the total amount Fee waived for deposits under \$10.	
Fax Where Available	\$ 1 per page.	
Money Order	\$ 1 each.	
Notary	No charge for members.	
Photo Copy/ Account History Where Available	\$ 1 per page copied in-branch.	
Temporary checks	\$1 for 4. \$3 for 12.	Free at account opening (12 maximum). Temporary checks, issued any time after account opening, will incur a fee.
Statement Copy	\$ 5 each per statement, per month.	
Stop Payment ACH, Check, Teller/Cashier's Check or Money Order	\$25 each request.	
Stop Payment Cancellation	\$10 per occurrence.	
Teller Check	Free when payable to member. \$2 each if payable to a third party. \$1 if requested through live contact center representative.	

Other	Fee	How to Avoid
Account Early Closure	\$25 within 6 months of account opening.	
Account Garnishment/Tax Levy	\$75 each occurrence.	
Account Verification	\$7 each occurrence, when verifying member account funds for any third party (government assistance programs exempt).	
ATM Invalid Deposit Empty Envelope	\$30 each occurrence.	
Box of Checks—new members	Free starter pack of 25 checks for new accounts.	
Check Orders	Cost varies with selection.	
Escheat	Varies by state.	
Loan Payment by Phone (from another financial institution by phone or online via ProPay, a third party vendor)	\$3 ACH per payment. \$4.95 Debit Card per payment.	Use Self-Help Federal Credit Union automated audio banking, mobile banking, online banking, branch walk-in or drive-thru options.
Membership: To join the Center for Community Self-Help	\$5	
Non-sufficient Funds (NSF)	\$25 each. \$75 maximum per day.	
Returned Deposit Item	\$10 each item.	
Returned Mail	\$5 per account.	Immediately inform Self-Help Federal Credit Union of a change to your mailing and physical addresses when the change occurs.
Shared Branch Where Available	\$2 each withdrawal, plus any third party fees. No Charge to Self-Help Federal Credit Union members for deposits	Make a deposit, loan payment, or transfer using shared branching.
Wire Transfer – Domestic	Incoming: No charge. Outgoing: \$15 each.	
Wire Transfer – International	Incoming: No charge. Outgoing: \$35 each.	
Withdrawal Request by Phone	\$1 each outgoing request through live contact center representative.	Use Self-Help Federal Credit Union automated audio banking, mobile banking, online banking, branch walk-in or drive-thru options.

Seaway Products ONLY	Fee
City Vehicle Stickers	\$6.40 each.
Night Deposit Bag Where Available	\$30 each.
Night Deposit Key Replacement Where Available	\$10 each.
Safekeeping Account Where Available	\$30 per year.
Safe Deposit Box Where Available	
2x5x22	\$ 35 annually.
3x5x22	\$ 40 annually.
4x5x22	\$ 40 annually.
5x5x22	\$ 45 annually.
3x10x22	\$ 55 annually.
5x10x22	\$ 75 annually.
10x10x22	\$135 annually.
15x10x22	\$135 annually.
Key Deposit	\$ 30 each.
Drilling Lost Keys	\$175 per occurrence.
Late Rental Fee	\$ 5 per month.
Strapped Currency	\$ 1.50 per strap.