

# Fee Schedule

Effective July 1, 2021

All fees and charges are subject to change at any time

Checking Accounts	Fee	How to Avoid a Fee
<b>Personal</b>	\$5 monthly.	When any of the following applies: <ul style="list-style-type: none"> <li>• Maintain average daily balance of \$2,500 or more across all SHFCU accounts (checking, savings, certificates, etc.).</li> <li>• Monthly combined direct deposit(s) of \$500 or more into one or more SHFCU accounts.</li> <li>• You are 24 and under or 65 and older.</li> </ul>
<b>Access</b>	\$5 monthly.	
<b>Business</b>	\$15 monthly.	When any of the following applies: <ul style="list-style-type: none"> <li>• If average daily balance across all accounts is \$25,000 or greater.</li> </ul>
<b>Non-Profit</b>	\$10 monthly.	
<b>Business Transaction Fees</b>	Free up to 100 items per month; \$0.25 per item thereafter.	
<b>Non-Profit Transaction Fees</b>		

Electronic Services	Fee	How to Avoid a Fee
<b>Bill Pay</b>	No charge up to 20 free transactions within a month. \$1 each transaction after 20 within a month.	
<b>E-Statements</b>	No charge.	
<b>Mobile Banking</b>	No charge.	
<b>Mobile Check Deposit</b> User eligibility conditions apply to this service	No charge.	
<b>Online Banking</b>	No charge.	

Savings Accounts	Fee	How to Avoid a Fee
<b>Dormant Accounts</b>	\$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 the Credit Union.  Waived upon request within 60 days
<b>Savings Excessive Withdrawal</b>	\$1 each withdrawal after 6 per month (Max. fee \$10)	
<b>Club Accounts Early Withdrawal</b>	\$15 each.	Limit withdrawals to the penalty-free withdrawal period.
<b>IRA Savings Excessive Withdrawal</b>	\$15 each withdrawal after 3 within a month.	
<b>Money Market Below Balance</b>	\$5 monthly.	Maintain a daily balance of \$500 or more in the account.
<b>Money Market Excessive Transactions</b>	\$10 each withdrawal after 6 within a month.  Applies to each check, automatic draft (ACH), or transfer after 6 total per month	
<b>Term Certificates Early Withdrawal</b>	Each early withdrawal is subject to a penalty amounting to: <ul style="list-style-type: none"> <li>• 90 days of interest on terms of 12 months or less.</li> <li>• 180 days of interest on terms greater than 12 months.</li> </ul>	Limit withdrawals to the account maturity penalty-free withdrawal period.

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In-Branch	Fee	How to Avoid a Fee
<b>Account Reconciliation/ Research</b>	Members: \$25 per hour. Non-Members: \$50 per hour.	
<b>CarFax Report</b>	\$18 Each report.	
<b>Cashier's Check</b>	\$5 Each.	
<b>Check Cashing</b>	\$5 Each check.	
<b>Check Copy</b>	\$5 Each.	
<b>Coin Deposits/Coin Counter</b> Where Available	5% of the total amount.	
<b>Fax</b> Where Available	\$1 Per page.	
<b>Money Order</b>	\$1 Each.	
<b>Photo Copies</b>	\$1 Per page.	
<b>Starter Checks</b>	\$1 for 4. \$3 for 12.	Free at account opening (maximum of 12). Starter checks issued any time after account opening will incur a fee.
<b>Statement Copy/ Account History</b>	\$5 Each copy.	
<b>Stop Payment</b> ACH, Check, Teller/Cashier's Check or Money Order	\$25 Each request.	
<b>Stop Payment Cancellation</b>	\$10 Per occurrence.	
<b>Teller Check</b>	Free when payable to member. \$ 2 Each if payable to a third party.	

<b>Cards</b> ATM • Credit • Debit	Fee
<b>Card Replacement</b>	\$8 each occurrence.
<b>Card Mailed to Branch</b>	\$5 each occurrence.
<b>PIN Replacement</b>	\$8 each occurrence.
<b>PIN Mailed to Branch</b>	\$5 each occurrence.
<b>Card Replacement (Rush Delivery)</b>	\$45 shipping charge, each occurrence.
<b>PIN Replacement (Rush Delivery)</b>	\$45 shipping charge, each occurrence.

<b>Seaway Products ONLY</b>	Fee
<b>City Vehicle Stickers</b>	\$6.40 each.
<b>Night Deposit Bag</b> Where Available	\$30 each.
<b>Nightly Deposit Key Replacement</b> Where Available	\$10 each.
<b>Safekeeping Account</b> Where Available	\$30 per year.
<b>Safety Deposit Box</b> 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.
Drilling Lock & key replacement	\$230 per occurrence.
Late Rental Fee	\$ 5 per month.
<b>Strapped Currency</b>	\$ 1.50 per strap.

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Other	Fee	How to Avoid a Fee
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 (with the exception of government assistance programs).	
ATM Invalid Deposit Empty Envelope	\$30 each occurrence.	
Box of Checks	Free starter pack of 25 checks for new accounts.	
Check Orders	Cost varies with selection.	
Escheat	Varies by state.	
Loan Payment from Another Financial Institution by Phone or Online (via ProPay, a third party vendor)	\$3 ACH per payment. \$4.95 Debit card per payment.	
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 the Credit Union of a change to your mailing and physical addresses when the change occurs.
Shared Branch	\$2 each withdrawal, plus any third party fees. No Charge to Self-Help Federal CU members for deposits.	
Wire Transfer – Domestic	Incoming: No charge. Outgoing: \$15 each.	
Wire Transfer – International	Incoming: No charge. Outgoing: \$25 each.	
Withdrawal Request by Phone	\$1 each.	Use Self-Help Federal Credit Union audio banking, mobile banking, online banking, branch walk-in or drive-thru options.

