

## Rate and Fee Schedule Consumer Products

Space Coast Credit Union provides members with basic financial services at the most favorable rates and terms possible. Because we are a not-for-profit organization, we've been able to keep our fees on our services to a minimum.

<b>Deposit Accounts</b>		
Free Checking		Free
Student Checking		Free
Interest Checking, balance below \$1500 min. during the month	per month	\$15
Money Market Savings, balance below \$2,500 min. during the month	per month	\$10
Automatic Overdraft Transfer Fee (to cover checks, automatic payments, transfer of funds and point-of-sale)	per transfer	\$10
Non-sufficient Funds (NSF) Fee	per transfer	\$30
Returned deposited (to me from me) checks drawn on another institution		\$30
Overdraft Privilege, per item paid *		\$30
Savings Account Only, balance below \$300 min. during the month (excl. Youth Savings accounts)		\$5
SCCU Membership Fee, when opening account		\$5
Uncollected Funds Fee		\$30

<b>Services</b>		
Account Reconciliation (by appointment)	per hour	\$20
Account Research	per hour	\$15
Check Cashing Fee (if amount of cash returned exceeds amount on deposit)		\$5
Check Copy/Inquiries (If produced by SCCU. You may print out free copies any time from Online Banking)		\$2
Coin Processing Fee		Free
Consumer Loan Late fee (as provided in promissory note)		\$30
Copy of Official/Credit Union Check		\$3
Copy Service	per page	\$0.25
Counter Checks (Temporary Checks)	per page of 4	\$1.00
Dormant Fee (no member generated activity in 24 months)	per month	\$5
E- Statements (Online statements)		Free
History of Account		\$2
Incoming Wires		\$10
Levies and Writs	per document	\$75
Money Orders		\$4
Notary Service		\$3
Outgoing Wires (Domestic)		\$25
Outgoing Wires (Outside U.S.)		\$40
Paper Statements	per mailed statement	\$5
Rejected Checks due to third party printing	per item	\$2
Returned Check Fee on checks that are deposited		\$5
Safe Deposit Boxes	3x5	\$60
	5x5	\$80
	3x10	\$90
	5x10	\$110
	10x10	\$185
Safe Deposit Box Rental Late Fee		\$5
Safe Deposit Box Key Replacement	minimum	\$10
Safe Deposit Drilling Fee	minimum	\$100
Signature Guarantee		\$10
Statement Copies (If produced by SCCU. You may print out free copies any time from Online Banking)		\$5

Stop Payment		\$30
Stop Payment on Official/Credit Union Check		\$30
Subordination Fee	(\$75 if new 1 <sup>st</sup> Mortgage is with SCCU)	\$150
Teller Checks		\$4
Verification of Deposit (mail or fax)	(Non-expedited)	\$15
Verification of Deposit (mail or fax)	(Expedited)	\$25
Visa Gift Cards		\$5
<b>ATM Fees</b>		
Foreign ATM Transaction Fee	(fee charged by SCCU for using a non-SCCU ATM)	\$2.50
Overdrawn account through Point of Sale (POS)		\$30
<b>Credit and Debit Card</b>		
Non-sufficient funds for Debit Card purchases		\$30
Priority card issuance	per card	\$18
Sales draft copy		\$20
Late Payment Fee (Credit Card)		\$27
<b>Online Banking Services</b>		
Online Bill Payer Service		Free
Optional Bill Payer Services		
Bill Payer Same-Day Payment		\$9.95
Bill Payer Overnight Check		\$14.95
Popmoney Online Personal Payments		
Popmoney 3-day send or request		\$1.00
Popmoney Next Day payment		\$3.00
Popmoney E- Greeting option		\$.50
External Account Transfer into an SCCU account		Free
External Account Transfer out of SCCU account to another institution		\$2
External Account Transfer Failed Transaction Fee (non-sufficient funds)		\$30

\* The fee will be charged if the account is negative more than \$5.00.