SPACE COAST CREDIT UNION

Banking that protects your future now.

Schedule of Fees - Consumer Products/Services

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. Members and their households who fully participate in the cooperative either by loan or deposit relationships or qualifying account activity have many of the fees waived at the Premier, Elite and Diamond Elite Member Rewards participation level.

Deposit Accounts	
Free Checking	Free
Interest Checking, balance below $1,500 any day during the month per month	$12
Investor's Money Market, balance below $15,000 any day during the month per month	$15
Money Market Checking, balance below $5,000 any day during the month per month	$25
Money Market Savings, balance below $2,500 any day during the month per month	$9
New Directions/Fresh Start Checking, monthly maintenance fee per month	$10
Premium Investor's Money Market, balance below $50,000 any day during the month per month	$25
Automatic Overdraft Transfer Fee (to cover checks, automatic payments, transfer of funds and point-of-sale) per transfer	$10
New Directions Account Closure Fee (if closed within 6 months of opening)	$50
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[1]	$30
Savings Account Only (Balance below $300 min. during the month)	$3
SCCU Membership Fee, when opening account	$5
Uncollected Funds Fee	$30

Services	
Account Reconciliation (by appointment) per hour	$20
Account Research per hour	$15
Bond Coupon Redemption per envelope	$5
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	$2
Copy Service per copy	$0.25
Counter Checks (Temporary Checks) for 10	$2.50
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

Loan modification fee (Refinances of existing SCCU loans over $5,000- non real estate) Note: Loans under $5,000 are not eligible for refinance	$50
Money Orders	$1
Notary Service	$3
Outgoing Wires (Domestic)	$15
Outgoing Wires (Outside U.S.) minimum	$35
Optional Paper Statements per mailed statement	$1
Rejected Checks due to third party printing per item	$2
Returned Check Fee on checks that are deposited	$5
Safe Deposit Boxes 3x5	$50
5x5	$70
3x10	$80
5x10	$100
10x10	$175
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)	$1
Stop Payment	$30
Stop Payment on Official/Credit Union Check	$30
Subordination Fee ($75 if new 1st Mortgage is with SCCU)	$150
Telephone Balance Inquiries/Withdrawals/Transfers (non Call-24)	$1
Teller Checks	$3
Verification of Deposit (mail or fax) (Non-expedited)	$15
Verification of Deposit (mail or fax) (Expedited)	$25
Visa Gift Cards	$5
ATM Fees	
Foreign ATM Transaction Fee (fee charged by SCCU for using a non-SCCU ATM)	$1.50
Overdrawn account through Point of Sale (POS)	$30
Credit and Debit Card	
Late credit card payment fee (excluding 25 day grace period)	$30
Non-sufficient funds for Debit Card purchases	$30
Priority card issuance per card	$15
Sales draft copy	$20
Bill Payer	
Online Bill Payer Service	Free
External Account Transfers	
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
Person-to-Person	
Person-to-person online personal payment	$.50

To view our Member Rewards Level and Benefit Comparison Chart Click Here

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