



Schedule of Fees

New fee schedule to be effective as of 5/1/2018, but is subject to change thereafter.

Savings Account Fees

New Account Fee	\$5	Per account
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Account fees

Return item fee	\$28	Per item
Dormant/Inactivity fee	\$10	Per year after 12 months of inactivity
Overdraft and/or Member Privilege Fee	\$28	Per item*
Stop Payment	\$25	Per item
Excessive Withdrawal Fee (Share accounts)	\$.50	Per withdrawal in excess of 3 transactions per month
Account Reconciliation Fee	\$20	Per hour
Copy of statement	\$2	Per statement
Copy of Money Order or Corporate Share Draft	\$5	Per check
Withdrawal Transfer Fee	\$3	Per transfer
Returned Deposited Item (for personal accounts)	\$15	Per item
Returned Deposited Item (for business accounts)	\$15	Per item
Returned Statement Fee	\$3	Per statement
Check Printing Fee		Varies by style
Replacement Debit card Fee	\$10	Per card
Credit Card Express Issue	\$50	Per card

Other Service Fees (applies to all accounts)

Account Research Fee	\$20	Per hour
Money Order	\$1	Per item
Corporate Share Draft	\$5	Per item
Outgoing Wire Transfer (domestic)	\$15	Per transfer
Incoming Wire Transfer (domestic)	FREE	
Outgoing Wire Transfer (foreign)	\$30	Per transfer
Incoming Wire Transfer (foreign)	FREE	
Outgoing Share to Share Transfer	FREE	
Incoming Share to Share Transfer	FREE	
Visa Gift Cards	\$2.95	Per card
Visa Travel Card	\$8.95	Per card
Reload Fee (Reloadable Visa Travel Cards)	\$4.95	Per reload

Electronic Funds Transfer

ATM Withdrawals	FREE	at SurF ATMs
Point-of-Sale	FREE	
Online Banking, Shared Branching, CUe-Statement, iTalk Audio Response, Check Imaging, eAlerts, Mobile Banking, Mobile Deposit	FREE	
Bill Pay: Regular Member Accounts	FREE	
Bill Pay: Business Accounts	FREE	

**Overdraft fees may be imposed on transactions created by check, in-person withdrawal, or other electronic means. Overdrafts may not be paid if the account is not in good standing. Member Privilege may be available 30-days after the checking account has been opened. You have 30 days to repay and bring the account to a positive end-of-day balance.*