



**St. Mary's
& Affiliates
Credit Union**

707 S Mills St
Madison, WI 53715-1849
(608) 258-5062
www.smacu.org

FEE & CHARGE SCHEDULE

Effective: July 2007

Convenience Checking

- No monthly service charge
- No minimum balance fee
- Unlimited check writing

Plus Checking

- Earns dividends on daily balances over \$300.00
- Monthly service charges apply as follows:

Charge	Minimum Balance		Minimum Savings Balance
\$6.00	\$0.00-\$99.99	or	under \$500
\$3.00	\$100-\$299.99	or	\$500-\$1000
No charge	\$300+	or	\$1000+

Advantage Savings Account

- No monthly service charge
- \$2000 minimum balance must be maintained.

ATM/Master Money Debit Card:

Replacement:	\$5.00
PIN Reminder	\$5.00
W/D Fee	\$1.00 per ATM transaction after 12
Non-Sufficient Funds	\$18.00

MasterCard Credit Card Replacement: \$5.00

Non-Sufficient Funds/Overdraft Item: \$18.00/Item

Statement Copies: \$2.00/Copy

Check Copy: \$2.00

Money Orders: \$2.00 each

Credit Union Cashiers Check: 1 Free/day, then \$2.00

VISA Gift Card: \$2.50/Card

Travelers Checks:

One signer:	Free
Two signers:	\$.50 per \$100
Gift Checks:	\$1.25 each.

Wire Transfer:

Incoming:	Free
Outgoing:	\$15.00

Returned Deposit Check:

Returned third-party:	\$5.00
Drawn on members account:	\$10.00

Stop Payment:

Individual Draft:	\$20.00
Series:	\$20.00
Credit Union Cashiers Check (if lost):	\$10.00
Credit Union Cashiers Check Replacement:	\$5.00

Check Printing:

Varies by design

Overdraft Protection:

from Savings:	\$5.00/Transfer
from Advantage Savings:	Free

Account Research/Reconciliation:

\$10.00/Hour

Christmas Club Early Withdraw:

\$5.00 per W/D

Dormant Account Fee:

\$1.00/month, charged at the end of the year

Home CU:

eStatements:	Free
eBill Pay	Free

