

SMACU

St. Mary's & Affiliates Credit Union
FEE & CHARGE SCHEDULE
Effective: April 1, 2019

Convenience Share Draft

- No Monthly Service Charge
- No Minimum Balance Fee
- Unlimited Check Writing

Plus Share Draft

- Pay Monthly Dividend-See Current Rate Sheet
- Monthly Service Charge of \$5.00 if minimum balance falls below \$100, or minimum savings balance falls below \$500.
- Unlimited Check Writing

Advantage Share Account

- \$2000 minimum balance must be maintained

MasterCard Debit Card

- Replacement: \$5.00
- PIN Reminder: \$5.00
- ATM W/D Fee: \$1.00/first 12 free

NSF (Non-Sufficient Funds/Overdraft) Item:

- Paid item \$25.00/Item
- Returned Item \$30.00/Item
- Courtesy Pay \$20.00/Item

Overdraft Protection: \$5.00/Occurrence

Check Printing:

- Varies by design

Statement Copies

- Official Copy \$5.00/Copy
- Current Month Printout \$2.00/Page

Check Copy:

- Mail or pick up from CU \$5.00/Check
- From online banking Free!

Stop Payment:

- Individual Draft: \$25.00
- Series of Drafts: \$25.00
- CU Cashier's Check (If Lost) \$25.00
- CU Cashier's Check (Replacement) \$5.00

Saver's Sweepstakes

- \$10 withdraw fee outside of anniversary month (after 3rd withdraw account is forfeited)

Money Orders: \$2.00/Each

CU Cashier's Check:

- 1 free/day, \$3.00 after

Plastic Pre-Paid Cards:

- VISA Gift Card \$3.00/Card
- VISA Travel Money \$3.00/Card
- VISA Reloadable Debit \$3.00/Card

Wire Transfer:

- Incoming \$10.00/Wire
- Outgoing \$25.00/Wire

Returned Item Fee:

- Returned Third Party \$5.00/Item
- Drawn on Members Account \$10.00/Item

MasterCard Credit Card:

- Card Replacement Fee \$5.00
- Late Payment Fee \$20.00

Late Loan Payment Fee \$10.00

- Charged after 10-day grace period

Balancing/Research Fees \$25.00/Hr

Christmas Club Early Withdraw: \$5.00/W/D

Dormant Account Fee:

- After 12 Months \$5.00/Month

Tax Levy or Garnishment: \$50.00/Each

Home Banking, E-Statements, E-Bill Pay: Free!

Credit Card Cash Advance:

- MasterCard Free!
- Other Cards Not Permitted

Returned Mail Fee

- Returned from PO \$5.00/occurrence