

Our Service Charges for Consumer Accounts

Electronic Services Card Services

Mobile Banking	FREE
Mobile Deposit	FREE
Online Banking	FREE
Online Bill Pay	FREE
Phone Banking (JOY)	FREE
Text Banking (JOY)	FREE
Account Alerts (email or text)	FREE

Account Charges

Account Activity Printout	\$2/print out
Account Balancing Assistance	\$25/hour
Account Research	\$25/hour
Bad Address	\$5/month
Check Copy	\$2/check
Check Printing Charge	varies
Counter Check	\$2/page
E-Statements	FREE
Paper Statement on Checking Accounts ¹	\$2/month
Statement Copy	\$2/statement
Fresh Start Checking	\$5/month
Rebound Checking	\$5/month
Inactive Account (after 1 year)	\$5/month
IRA Closure	\$25
Membership Closure (within 6 months)	\$20
Membership (re-established within 6 months)	\$10
Outgoing ACH Setup	\$5
Stop Payment (Check/ACH item)	\$29/item
Verification of Deposit	\$5
First Mortgage Payoff Statement	\$20

Minimum Balance

Bailey Bobcat Share	\$2/month
Basic Checking Account	\$5/month
Custom Daily Share Savings Account	\$5/month
Custom Market Account	\$10/month
Jr. Executives Share	\$2/month
Membership Share Savings Account	\$5/month
Premier Now Account	\$10/month
Smart Young Investors Share	\$2/month

Excess Withdrawal

Custom Daily Share Savings Account	\$5/withdrawal
Holiday Savings Account	\$5/withdrawal

Overdraft Charges

Item Returned for Insufficient Funds (NSF)	\$10
Overdraft Transfer	\$1
Paid Overdraft	\$25/item
Courtesy Pay	\$25
Courtesy Pay Reinstatement	\$25

Card Services

ATM Card Issuance	\$10
ATM/Check Card Replacement Card including Credit ...	\$10/card
Allpoint & CO-OP Network ATM Transactions	FREE
SIUCU Branded Network ATM Transactions	FREE
Foreign ATM PIN Based Transaction ²	\$3/transaction
POS Credit Based Transaction	FREE
POS PIN Based Transaction	FREE
Merchant Block	\$10

VISA Gift Cards with SIUCU checking account	\$2
without SIUCU checking account	\$3
VISA Every Day Money Card - Card Purchase	\$5
Reload	\$2
VISA Chip (EMV) Prepaid Travel Money Card	
Initial Load	\$8
Reload	\$2

Transfer Service Charges

Collection Item - Outgoing	\$30
Domestic Wire Transfer	
Outgoing	\$15/item
Incoming	\$5/item
International Transfer	
Outgoing	\$60
Incoming	\$5
Wire Recall	\$30

Safe Deposit Boxes

3 x 5	\$15/year
3 x 10	\$20/year
5 x 10	\$30/year
10 x 10	\$50/year
Box Drill or Key Replacement	Cost

General Service Charges

Cashier's Check ³	\$3/each
Certified Mail Charge for Checks over \$1000	\$5
Check Cashing (non-member)	\$5
Coin Counting (member)	FREE
(non-member)	8% of total
Copy	\$25/page
Escheat Service Charge	\$25
Fax	\$1.00/page
Foreign Currency Exchange	\$15 plus costs
Levy Processing	\$50/levy
Loan Payment over the Phone from External Account	\$7.95
Money Order ³	\$1.50/each
Online, Text, Mobile, or JOY Transfers	FREE
Telephone Transfer	\$1
Non-Member Converting Check to Cashiers' Check	\$5
Non-Wage Garnishment Processing	\$50/garnishment
Notary Public Service	FREE
Other IRS Processing	\$50/item
Signature Guarantee	\$10/guarantee
Subordination/Modification Agreement	\$75
Legal Review of Account Documents	Attorney Fees/Costs
Overnight Delivery	Cost
Skip-A-Pay Loan Deferral	
Self Service Online	\$20/use
In-Branch or by Phone	\$25/use

¹ Waived for Jr. Executives and Emeritus Checking Accounts.

² Excludes participating CO-OP and Allpoint Network ATMs.

³ Waived for Basic Checking, Emeritus Checking, and Premier Now Accounts.