

## 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 <sup>1</sup> .....	\$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 <sup>2</sup> .....	\$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 <sup>3</sup> .....	\$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 <sup>3</sup> .....	\$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

- <sup>1</sup> Waived for Jr. Executives and Emeritus Checking Accounts.
- <sup>2</sup> Excludes participating CO-OP and Allpoint Network ATMs.
- <sup>3</sup> Waived for Basic Checking, Emeritus Checking, and Premier Now Accounts.