SELECT Federal Credit Union Schedule of Fees and Charges Effective August 15, 2018

**SavingS**

Membership (With $5.00 min. Balance) Membership (With $5.00 min. Balance) Excess Share Withdrawal

(Excess of 4 per Month)

**Savers Club account**

(No Fee Withdrawals Nov. 1 - Dec. 31 )

No Monthly Fee

No Opening Fee

$4.00 Per Transaction

**$15 early Withdrawal fee**

**Share draft CheCking aCCountS**

Classic Checking

Fresh Start

**general ServiCeS**

Account Reconciliation

Account Statement Printouts

Non-Member Check Cashing Fee

Bill Pay/Popmoney Return Mail Fee Check Copy

Early Account Closing Fee

(within 60 days of opening)

E-Statements

Gift Cards

(Load Amounts $25.00-$1,000)

Inactive Fee

(After 12 months of inactivity)

Money Orders

**Mobile Money Banking/text alerts\***

Non-Sufficient Funds ACH

Non-Sufficient Funds ATM/Debit Non-Sufficient Funds Bill Pay Non-Sufficient Funds Check Notary Service (Members Only) **online Banking**

**overdraft transfer fee**

Overdraft Courtesy for ACH Overdraft Courtesy for ATM/Debit

(Must Sign Opt-In)

Overdraft Courtesy for Bill Pay Overdraft Courtesy for Check **Phone transfers (live teller)** Returned Check Item

**Select 24 audio response Shared Branch transactions** Skip-A-Payment

Stop Pay (Valid for 6 Months) Teller Check Fee

No Monthly Fee

$10.00 monthly

$25.00 per hour

$2.00 per month

$3.00 per item

No Monthly Fee

$3.00

$2.00 per item

$5.00

No Monthly Fee

$2.50 per Card

$5.00 per month

$0.75

**no Monthly fee**

$35.00 per item

$35.00 per item

$35.00 per item

$35.00 per item

Free

**no Monthly fee**

**$2.00 per item**

$30.00

$30.00

$30.00

$30.00

**$2.00 per call**

$15.00 per item **no Monthly fee no fee**

$20.00

$20.00 per item

$3.00 per item

Wire Transfers (Incoming) Wire Transfers (Outgoing) Western Union International Wire Transfer Directo-A-Mexico

No Fee

$20.00

$25.00

$25.00

$5.00

**atM & viSa deBit CardS**

**atM Cash Withdrawal (foreign atM)**

ATM POS Purchase

**atM Balance inquiry (foreign atM)**

**atM transfers (foreign atM)**

**visa debit Card Withdrawal (foreign atM) visa debit Card Withdrawal (Co-oP atM) visa Check Card debit transaction w/cash back** Visa Check Card POS limit

Visa PIN Based Transaction limit

Non-SFCU Cash Advance Fee

Card Replacement Fee

**$3.00 per transaction**

$1.00 per transaction

**$3.00 per transaction**

**$3.00 per transaction**

**$3.00 per transaction no Charge no Charge**

$1,500.00 Daily

$500.00 Daily

$5.00

$5.00

**MaSterCard**

Late Payment Fee $25.00 per month

\* Message & Data rates may apply.

[www.selectfcu.org](http://www.selectfcu.org/)

**Please note:**

All fees are assessed at the time of service can be deducted from your account, or charged at the end of the month. The rates and fees appearing in this schedule are accurate as of the effective date indicated on this sheet. This fee schedule is subject to change at any time. For VISA Debit Card holders please ask a staff person for an updated list of FREE ATM locations. If you have questions or require current rate and fee information, please contact us.