

SELECT Federal Credit Union

Schedule of Fees and Charges

Effective August 15, 2018

SAVINGS

Membership (With \$5.00 min. Balance)	No Monthly Fee
Membership (With \$5.00 min. Balance)	No Opening Fee
Excess Share Withdrawal (Excess of 4 per Month)	\$4.00 Per Transaction
Savers Club Account (No Fee Withdrawals Nov. 1 - Dec. 31)	\$15 Early Withdrawal Fee

SHARE DRAFT CHECKING ACCOUNTS

Classic Checking	No Monthly Fee
Fresh Start	\$10.00 monthly

GENERAL SERVICES

Account Reconciliation	\$25.00 per hour
Account Statement Printouts	\$2.00 per month
Non-Member Check Cashing Fee	\$3.00 per item
Bill Pay/Popmoney	No Monthly Fee
Return Mail Fee	\$3.00
Check Copy	\$2.00 per item
Early Account Closing Fee (within 60 days of opening)	\$5.00
E-Statements	No Monthly Fee
Gift Cards (Load Amounts \$25.00-\$1,000)	\$2.50 per Card
Inactive Fee (After 12 months of inactivity)	\$5.00 per month
Money Orders	\$0.75
Mobile Money Banking/Text Alerts*	No Monthly Fee
Non-Sufficient Funds ACH	\$35.00 per item
Non-Sufficient Funds ATM/Debit	\$35.00 per item
Non-Sufficient Funds Bill Pay	\$35.00 per item
Non-Sufficient Funds Check	\$35.00 per item
Notary Service (Members Only)	Free
Online Banking	No Monthly Fee
Overdraft Transfer Fee	\$2.00 per item
Overdraft Courtesy for ACH	\$30.00
Overdraft Courtesy for ATM/Debit (Must Sign Opt-In)	\$30.00
Overdraft Courtesy for Bill Pay	\$30.00
Overdraft Courtesy for Check	\$30.00
Phone Transfers (Live Teller)	\$2.00 per call
Returned Check Item	\$15.00 per item
Select 24 Audio Response	No Monthly Fee
Shared Branch Transactions	No Fee
Skip-A-Payment	\$20.00
Stop Pay (Valid for 6 Months)	\$20.00 per item
Teller Check Fee	\$3.00 per item

Wire Transfers (Incoming)	No Fee
Wire Transfers (Outgoing)	\$20.00
Western Union	\$25.00
International Wire Transfer	\$25.00
Directo-A-Mexico	\$5.00

ATM & VISA DEBIT CARDS

ATM Cash Withdrawal (Foreign ATM)	\$3.00 per transaction
ATM POS Purchase	\$1.00 per transaction
ATM Balance Inquiry (Foreign ATM)	\$3.00 per transaction
ATM Transfers (Foreign ATM)	\$3.00 per transaction
Visa Debit Card Withdrawal (Foreign ATM)	\$3.00 per transaction
Visa Debit Card Withdrawal (CO-OP ATM)	No Charge
Visa Check Card Debit transaction w/cash back	No Charge
Visa Check Card POS limit	\$1,500.00 Daily
Visa PIN Based Transaction limit	\$500.00 Daily
Non-SFCU Cash Advance Fee	\$5.00
Card Replacement Fee	\$5.00

MASTERCARD

Late Payment Fee	\$25.00 per month
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* Message & Data rates may apply.

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.