

SHENANGO CHINA AREA F.C.U.
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FEE SCHEDULE FOR REGULAR SHARE SAVINGS, TRANSACTION ACCOUNTS, SHARE CERTIFICATES

ACCOUNT SERVICE FEES

A. Fees Applicable to all Accounts and Other Credit Union Fees

<u>Name of Fee</u>	<u>Fee Amount</u>
Account activity printout	\$.50 per printout
Account garnishment/levy/freeze	\$ 25.00 per court order
Account reconciliation fee	\$ 20.00 per hour (minimum charge \$5.00)
Account research fee	\$ 20.00 per hour (minimum charge \$5.00)
Automatic transfer fee	\$ 2.00 per transfer
Below "par" (\$5 balance) fee	\$ 1.00 every 30 days
Cash check for non-member drawn on c.u. only	\$ 8.00 per check
Deposited item return fee	\$ 25.00 per item (domestic) \$ 45.00 per item (international)
Early close fee:	
Account closed within 180 days of opening	\$ 5.00 per request
Fax (outgoing)	\$ 1.00 per page
Money order	\$ 1.00 per \$1,000
Photocopy fee	\$.20 per copy
Regulation D Violation Fee (after 6 transactions)	\$ 1.00 per transaction
Reprint Loan Document Fee	\$ 15.00 per document
Returned mail fee	\$ 2.00 per change notification
Statement copy fee	\$.50 per copy
Stop payment fee (money orders)	\$ 15.00 per money order
Stop payment fee (credit union PPD)	\$ 15.00 per PPD
Unclaimed property reporting fee (dormant accts.)	\$ 15.00 per account
Wire transfer fee (incoming)	\$ 10.00 per wire
Wire transfer fee (outgoing)	\$ 17.00 per wire (domestic) \$ 50.00 per wire (international)

B. Share Draft/Checking Fees Applicable to all share draft/checking accounts

<u>Name of Fee</u>	<u>Fee Amount</u>
Share draft copy fee	\$ 2.00 per draft
Deposited item return fee	\$ 25.00 per item
NSF fee	\$ 25.00 per item (domestic) \$ 50.00 per item (international)
ATM/Debit card overdraft fee	\$ 25.00 per item
ATM/Debit card replacement fee	\$ 10.00 per card
ATM/Debit card rush order	\$ 20.00 per card
Stop payment fee	\$ 15.00 per request
Temporary share draft printing fee	\$ 2.00 per 4 drafts

C. Electronic Funds Transfer Fees

<u>Name of Fee</u>	<u>Fee Amount</u>
ACH overdraft fee	\$ 25.00 per item
ACH stop payment fee	\$ 15.00 per request

D. Share Certificate Account Fees

<u>Name of Fee</u>	<u>Fee Amount</u>
Deposited item return fee	\$ 25.00 per item
Early withdrawal penalties:	
Original maturities of one year or less	Three months interest
Original maturities of more than one year	Six months interest