



PO Box 700 • Box Elder SD 57719
605-923-1405 • 888-923-1400
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USA PATRIOT ACT Customer Identification Requirements

In accordance with Section 326 of the USA Patriot Act, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address and other identifying information.

In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account. In all cases, protection of our members' identity and confidentiality is our pledge to you.

We proudly support all efforts to protect and maintain the security of our members and our country.

SUBSTITUTE CHECK POLICY Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits financial institutions to replace an original check with a "substitute check." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and the fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of the substitute check, whichever is less. You also are entitled to dividends on the amount of your refund if your account is a dividend-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to \$2,500 of your refund (plus dividends if your account earns dividends) within 10 business days after we received your claim and the remainder of your refund (plus dividends if your account earns dividends) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any dividends on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at: Sentinel Federal Credit Union, PO Box 700, Box Elder SD 57719 or by phone at 605-923-1405.

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question on the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- a description of why you have suffered a loss
- an estimate of the amount of your loss
- an explanation of why the substitute check you received is insufficient to confirm that you suffered a loss
- a copy of the substitute check and/or the following information to help us identify the check (check number, the name of the person to whom you wrote the check and the amount of the check)

COMMON FEATURES

(Effective February 1, 2019)

Share/Savings & Share Draft/Checking Account

Share Account - Dormant Maintenance, per month	\$5.00
<i>(No activity for 12 months other than paid dividends, less than \$750.00 balance, over 18 years of age, and no loan, IRA or certificate with Credit Union)</i>	
Early Account Closure	\$25.00
<i>(Account closed within 3 months of opening)</i>	
Account Closing Due to Abuse, per closing	\$5.00
Account Reopening.....	\$15.00
<i>(If reopened within 3 months of closing)</i>	
IRA Withdrawal, per withdrawal	\$25.00
<i>(If before age 59 1/2)</i>	
IRA Transfer to Another Institution	\$25.00
Negative Account, per business day	\$2.00
<i>(Account remains negative after 7 calendar days)</i>	
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.	
Overdraft, each overdraft paid per item	\$35.00
Returned NSF Item, per item.....	\$35.00
Notification of Automatic Transfer to Cover Overdraft	
From Share/Savings, per transfer	\$2.00
From Line of Credit, per transfer.....	\$5.00
ACH Debit Research, per item	\$5.00
ACH Origination Change, per item.....	\$25.00
Temporary Checks, per check <i>(min. 4 checks)</i>	\$0.25
Check Print Charges from supplier, tax & postage	Varies
Photocopy of Original Check, per copy	\$2.00
<i>(Member can pay for five photocopies, after that considered Research; Free through Online Banking)</i>	
Research ... \$5.00 per 15 minutes <i>(minimum)</i> , plus cost of copies	
Reconciliation	\$5.00 per 15 minutes <i>(minimum)</i>
Stop Payment, per order	\$30.00
Items Presented Against Closed Account, each.....	\$35.00

Deposits

Returned Third Party Deposit, per item	\$10.00
Each item thereafter from the same drawee within same month as first return, per item.....	
	\$25.00
Returned Check Written by Member, per item.....	\$27.00
Returned Credit Card Checks.....	\$27.00

Loans

Title Handling, varies per county.....	Varies
Perfection of Title, depending on State.....	Varies
Interest Rate Reduction.....	\$75.00
Loan Refinance (in house)	\$25.00
Loan Extension (Ag loans not included).....	\$30.00
Subsequent Action Notice.....	\$25.00
Loan Amortization Schedule Printout, each	\$5.00
Loan Documentation Processing,	
Ag Term Loan	\$50.00
Ag Line of Credit	\$50.00
Consumer Loan	\$25.00

General/Misc

Wire Transfers	
Domestic Outgoing – with instruction.....	\$20.00
International Outgoing – with instructions	\$45.00
Wire Transfer Research	Varies
Live Phone Payments, per payment	\$10.00
<i>(Making payments by debit card or credit card)</i>	
Check Cashing, per check <i>(No charge if under 18, or if loan balance is \$1,000.00 or more or savings balance is \$500.00 or more)</i>	
Amount under \$500.00	\$5.00
Amount over \$500.00	\$1.00 per hundred
Monthly Statement Printout.....	\$2.00
Account History Printout.....	\$2.00
Fax - Outgoing (Domestic)	
First Page	\$3.00
Each Additional Page	\$1.00
Fax - Outgoing (International)	
First Page	\$10.00
Each Additional Page	\$5.00
Fax - Incoming, per page	\$1.00
Address Correction <i>(Per notice from Post Office)</i>	\$2.00
Return Mail, per item.....	\$5.00
Cashier's Check, per item.....	\$5.00
<i>(No charge if payable to member only)</i>	
Money Orders, per item	\$2.00
Money Orders/Cashier's Check Stop Payment	
Per item	\$30.00
Collection Item, per item	
Incoming.....	\$15.00
Outgoing.....	\$35.00
International.....	\$25.00
Compliance with Legal Order/Levy, each	\$25.00
<i>(Includes garnishments)</i>	
Photocopy, per page	\$1.00
International Item Conversion.....	Varies
Zipper Bag, per bag	\$5.00
Locking Bag, per bag	\$75.00
Coin or Currency Buy, each time.....	\$10.00
<i>(If purchased for businesses without a Credit Union Business Account)</i>	

ATM/Debit Card

Overdraft by ATM Withdrawal, per overdraft.....	\$35.00
Non-SFCU Owned ATMs	
Withdrawals/Transfers, per item	\$1.25
Account Balance Inquiry, per inquiry.....	\$5.00
Plastic Card Replacement	\$10.00
Plastic Card or PIN Rush Order, each	\$35.00
PIN Number Replacement.....	\$1.00

Safe Deposit Box Annual Rental

3x5	\$15.00
3x10	\$25.00
5x10	\$40.00
10x10	\$50.00



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Courtesy Pay Disclosure

Effective: December 2015

Sentinel Federal Credit Union's Courtesy Pay is a service offered to our members on their share draft accounts Sentinel Federal Credit Union may honor overdrafts of individual share draft accounts subject to certain conditions and limitations as set forth in this disclosure. Sentinel Federal Credit Union may subtract an overdraft fee of \$35.00 for each overdraft honored upon presentment.

All members, 18 years of age and older, are eligible for Courtesy Pay as long as their account remains in good standing. Good standing is defined as making regular deposits and bringing their account to a positive balance at least once every 30 days; having a 60-day average balance of at least \$100; not being more than 30 days past due on a loan with Sentinel Federal Credit Union; not having caused a loss to Sentinel Federal Credit Union and not subject to any legal or administrative order or levy. Accounts must be in good standing to be eligible for the Courtesy Pay program. All accounts that have been opened for a minimum of 60 days may automatically be eligible for the Courtesy Pay program. Members are subject to a maximum overdraft limit, including overdraft fees, of \$500. Primary and/or joint owners may request and/or remove their account(s) from the Courtesy Pay program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee.

Courtesy Pay is a non-contractual agreement between Sentinel Federal Credit Union and its members. Sentinel Federal Credit Union has the right to discontinue the program or withdraw any share draft account from the program based on poor performance of the account, or failure to cover the overdrafts. Sentinel Federal Credit Union also has the right to limit participation to one account per household. Sentinel Federal Credit Union has the option to either honor the overdraft or return the item for insufficient funds even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or other fees other than the overdraft charge. We have no obligation to notify you before we pay or return an item.

The following transactions will be covered under Courtesy Pay:

- ACH debits and withdrawals
• ATM withdrawals and/or Point-of-Sale transactions
• Service or check charges
• Pre-authorized internal debits and/or VISA Debit Cards
• Checks issued to a third party

Overdraft items will be posted in accordance with Sentinel Federal Credit Union's existing share draft procedures.

Members who currently have overdraft transfer protection from savings or line of credit will continue to have access to those services prior to accessing Courtesy Pay.

It is Sentinel Federal Credit Union's policy to provide members with every opportunity for repayment.

Complete this form if you would like to waive Courtesy Pay services. You may return the form by mail, fax or stop by any branch.

I do not wish to have Courtesy Pay services extended to me. By signing this form, I understand that Sentinel Federal Credit Union will not cover overdrafts to my share draft account through the Courtesy Pay service and that any item(s) presented against insufficient funds will be returned unpaid with applicable NON-SUFFICIENT FUNDS fees assessed. Additionally, I understand that if I wish to have Courtesy Pay services extended to me in the future, I must meet the eligibility requirements at that time.

Printed Name Member Number Member Signature Date

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account
- Automatic bill payments
- ACH transactions

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if the Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want the Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please call 605-923-1405 or 888-923-1400 or visit any branch.