### COMMON FEATURES
(Effective January 1, 2022)

#### Share/Savings & Share Draft/Checking Account
- **Dormant Maintenance**, per month .................. $10.00
  - *(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)*
- **Early Account Closure** .................................. $25.00
  - *(Account closed within 3 months of opening)*
- **Account Closing Due to Abuse**, per closing .......... $5.00
- **Account Reopening** ........................................ $15.00
  - *(If reopened within 3 months of closing)*
- **IRA Withdrawal**, per withdrawal ..................... $25.00
  - *(If before age 59 1/2)*
- **IRA Transfer to Another Institution** .................. $25.00
- **Negative Account**, per business day ................. $2.00
  - *(Account remains negative after 7 calendar days)*

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 *(min. 4 checks)* $0.25
- **Check Print Charges** from supplier, tax & postage Varies
- **Photocopy of Original Check**, per copy .......... $2.00
  - *(Member can pay for five photocopies, after that considered Research; Free through Online Banking)*
- **Research** ... $5.00 per 15 minutes *(minimum)*, plus cost of copies
- **Reconciliation** ........................................... $5.00 per 15 minutes *(minimum)*
- **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)* ......................... $50.00
- **Loan Extension** *(Ag loans not included)* ....... $35.00
- **Subsequent Action Notice** .......................... $25.00
- **Loan Amortization Schedule Printout**, each $5.00
- **Loan Documentation Processing**
  - Ag Term Loan ........................................... $100.00
  - Ag Line of Credit ....................................... $100.00
  - Consumer Loan ......................................... $75.00
  - Home Equity Loan ...................................... $200.00
  - Home Equity Line of Credit ......................... $200.00

#### 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
  - *(Making payments by debit card or credit card)*
- **Check Cashing**, per check *(No charge if under 18, or if loan balance is $1,000.00 or more or savings balance is $500.00 or more)*
  - **Amount under $500.00** .............................. $5.00
  - **Amount over $500.00** ............................... $1.00 per hundred
- **Monthly Statement Printout** ......................... $2.00
- **Address Correction** *(Per notice from Post Office)* .. $2.00
- **Return Mail**, per item ................................. $5.00
- **Casher’s Check**, per item ............................ $5.00
  - *(No charge if payable to member only)*
- **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
  - *(Includes garnishments)*
- **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
  - *(If purchased for businesses without a Credit Union)
  - **Business Account** ...................................
- **Escheatment Fee** ......................................... $50.00

#### 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
- **Visa Gift Card**, per card ............................ $3.50
- **Visa Reloadable Debit Card**, per card .......... $5.00
  - **Reload Funds**, per reload ........................ $0.50

#### Safe Deposit Box Annual Rental
- 3x5 ............................................................. $15.00
- 3x10 ............................................................ $25.00
- 5x10 ............................................................ $40.00
- 10x10 ........................................................... $50.00