

COMMON FEATURES

(Effective September 1, 2026)



Share/Savings & Share Draft/Checking Account

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|---|---------|
| Dormant Maintenance, per month | \$10.00 |
| <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 | \$25.00 |
| 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 |

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.

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|---|----------------------------|
| 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 sheet of 4 | \$5.00 |
| 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 ... \$25.00 per hour (minimum), plus cost of copies | |
| Reconciliation | \$25.00 per hour (minimum) |
| Stop Payment, per order | \$30.00 |
| Items Presented Against Closed Account, each | \$35.00 |

Deposits

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|--|---------|
| 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

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| Title Handling, varies per county..... | Varies |
| Perfection of Title, depending on State | Varies |
| Interest Rate Reduction | \$75.00 |
| Loan Refinance (in house) | \$75.00 |
| Loan Extension (Ag loans not included)..... | \$35.00 |
| Subsequent Action Notice | \$25.00 |
| Right of Offset Fee..... | \$10.00 |
| Loan Amortization Schedule Printout, each | \$5.00 |
| Loan Documentation Processing, | |
| Home Equity Loan | \$200.00 |
| Home Equity Line of Credit | \$200.00 |

General/Misc.

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| Wire Transfers | |
| Domestic Outgoing – with instruction | \$25.00 |
| International Outgoing – with instructions | \$50.00 |
| Wire Transfer Research | Varies |
| Payment via debit or credit card..... | \$20.00 |
| 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 | \$5.00 |
| Account History Printout | \$5.00 |
| Address Correction (Per notice from Post Office) | \$5.00 |
| 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 | \$50.00 |
| <i>(Includes garnishments)</i> | |
| Photocopy, per page..... | \$2.00 |
| International Item Conversion | Varies |
| Zipper Bag, per bag | \$10.00 |
| Locking Bag, per bag | \$75.00 |
| Business Coin or Currency Buy | |
| Coin | \$0.15 |
| <i>(per roll of coin)</i> | |
| Cash | \$0.10 |
| <i>(per \$100 of cash)</i> | |
| <i>(Fee is waived with active merchant services to SFCU account, or regular daily check/cash deposits)</i> | |
| Escheatment Fee | \$50.00 |
| Expedited Mail..... | Varies...minimum \$50.00 |
| Safe Deposit Key Replacement..... | \$30.00 |
| Safe Deposit Drilling..... | \$250.00 |

Debit Card

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| 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 | \$15.00 + delivery |
| Plastic Card Rush Order, each..... | \$35.00 + delivery |
| Visa Gift Card, per card | \$5.00 |
| Visa Reloadable Debit Card, per card | \$5.00 |
| Reload Funds, per reload | \$5.00 |

Safe Deposit Box Annual Rental

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