

## the more you use smcu, the more you save

Check around and you'll see that SMCU has lower fees than many other financial institutions. Plus, many of the account maintenance fees listed below are waived when you have a combined savings and/or loan balance of as little as \$2,500.

### free+ checking/feel good checking™

Monthly Service Charge	None
ATM Transaction Fees	
(with Visa® Check Card)	None †
(with Cash Card)	\$.50 Per Transaction at Non-SMCU ATMs and POS Terminals

### high yield checking

Monthly Low Balance Fee	\$10
(when balance drops below \$10,000)	

### classic checking

Monthly Service Charge	\$7 Per Month Below \$300 ††
ATM Transaction Fees	
(with Visa® Check Card)	None †
(with Cash Card)	\$.50 Per Transaction at Non-SMCU ATMs and POS Terminals

### checking accounts and Visa® check card

Stop Payment	\$25 Per Check or Series
NSF-Returned	\$28 Per Check or ACH
Overdraft Fee	\$5 Per Transfer
Paid Overdraft	\$28 Per Transaction (Resulting in a negative balance)**
Check Orders	Prices Vary
Balance Checkbook	First Hour Free, \$20 Per Hour
Research Account	First Hour Free, \$20 Per Hour

### individual retirement accounts (IRAs)

Maintenance Fee	\$10 Per Year, Per Plan ††
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### returned checks

Deposited Checks	\$25 Per Check
Visa® or Loan Payments	\$20 Per Check

### money orders/cashiers checks

Money Orders	\$2 Each ††
Cashiers Checks - Payable To Member	No Fee
Cashiers Checks - Payable To Third Party	\$2 Per Check *

### American Express® travelers cheques

Regular Cheques	1% of Sale *
Cheques for Two	1.5% of Sale *

### Visa® credit cards

ATM Transaction Fees	No Fee †
Late Payment	\$25 Per Payment
Card Replacement	\$5 Per Card
Draft Retrieval Copy	\$5 Per Copy
Cash Advance	2% Up To A Maximum of \$25 Per Advance (Excludes Equity Platinum Visa®)
Research Account	First Hour Free, \$20 Per Hour

### bank wire transfer

Inside USA	\$15 Per Wire
Foreign	\$25 Per Wire

### titlework fee for private party purchases

In-State Transfer	\$30
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### collection related fees

10-Day Demand Letter	\$25
Redemption of Repossessed Vehicle	\$50
Initiated Legal Action	\$35
Field Agent Visit	\$55

### miscellaneous fees

Low Balance Fee	\$2 Per Month ††††
Money Market Low Balance Fee (If balance drops below \$1,000)	\$7
Savings Account Reopening Fee	\$10
Dormant Account Fee	\$5 Per Month
Address Locator Fee	\$2 Per Month
Second Mortgage Subordination	\$85
Copy of Statement/Printout	\$2
Copy of Check	\$2
Regulation D Fee	\$20 †††
Escheatment Fee	\$10
Consumer Loan Late Fee	\$25***
Real Estate Payoff Request	\$15
Foreign Fee on Credit/Debit Cards	Up to 1%
Western Union® Fees (additional Western Union® Fees may apply)	\$3

\* Fees are waived when you carry a combined savings and/or loan balance of \$2,500 or more and have an active TellerLine or active Visa® Check Card or Direct Deposit.

\*\* By check, ACH, POS, ATM or over-the-counter withdrawal.

\*\*\* 5% of the payment when 10 days late, minimum \$25 and maximum \$50.

† Surcharges may still apply from other financial institutions.

†† Fees are waived when you carry a combined savings/loan balance of \$15,000 or more.

††† Charged for electronic withdrawals in excess of 6 per month. See [www.smcu.com/accounts](http://www.smcu.com/accounts) for more information.

†††† All accounts with a minimum balance unless "No Monthly Fee" is otherwise stated.