

SERVICE FEES *effective december 1, 2009*

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 combined savings and/or loan balances 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†

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†

ALL CHECKING ACCOUNTS AND VISA® CHECK CARD

STOP PAYMENT	\$25 PER CHECK OR SERIES
NSF-RETURNED	\$28 PER CHECK OR ACH
OVERDRAFT FROM SAVINGS/ MONEY MARKET	\$5 PER TRANSFER
OVERDRAFT ASSISTANCE	\$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 (IRA)

MAINTENANCE FEE	\$10 PER YEAR††
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RETURNED CHECKS

DEPOSIT CHECKS	\$25 PER CHECK
VISA® OR LOAN PAYMENTS	\$20 PER CHECK

MONEY ORDERS

MONEY ORDERS	\$2 EACH††
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CASHIERS CHECKS

PAYABLE TO MEMBER	NO FEE
PAYABLE TO 3RD PARTY	\$2 PER CHECK **†

AMERICAN EXPRESS TRAVELERS CHEQUES

REGULAR CHEQUES	1% OF SALE*††
CHEQUES FOR TWO	1.5% OF SALE*††

VISA® CLASSIC, GOLD, PLATINUM CREDIT CARDS

ATM TRANSACTION FEES	NO FEE
LATE PAYMENT	\$25 PER PAYMENT***
CARD REPLACEMENT	\$5 PER CARD
DRAFT RETRIEVAL COPY	\$5 PER COPY
OVERLIMIT FEE	\$25 PER OCCURENCE
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	\$30

MISCELLANEOUS FEES

LOW BALANCE FEE	\$2 PER MONTH
MONEY MARKET LOW BALANCE FEE	\$7
PRIMARY SAVINGS ACCOUNT REOPENING FEE	\$10
DORMANT ACCOUNT FEE	\$5 PER MONTH
ADDRESS LOCATOR FEE	\$2 PER MONTH
SECOND MORTGAGE SUBORDINATION FEE	\$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

* 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.

† Bank surcharges still apply.

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