

Bylaw requirements – You must complete payment of one share into your Savings Account (s) as a condition of admission to membership. The par value of a share is \$25. The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Regular Share Account (Savings)

Withdrawals	6 free per Qtr, \$2 each thereafter
Maintenance Fee (<\$1000 w/ no loans, checking, CD or IRA)	\$5 per month
New Account Due To Lost Account Information	\$25
Close Account Within 90 Days Of Opening	\$25

ATM Card (Not VISA Check Card)

New / Replacement Card	\$5
Change Personal Identification Number (PIN)	\$5
Nonsufficient Funds ATM Withdrawal	\$25
Point of Sale Transactions	\$0.50
Foreign ATM Transactions	\$0.50
Note: Other financial institution owned terminals may access fees.	

Share Draft Accounts (Checking)

Service Charge	No Charge
Nonsufficient Funds (Check, ACH, VISA Debit)	\$25 per item
Overdraft Protection From Savings or Line of Credit	No Charge (see Share Account limitations for details)
“ ”	\$50.00 Transfer Minimum from Line of Credit
Overdraft by Courtesy Pay	\$25 per item
Copy of Check (free on Home Banking)	\$5 per check
Temporary Checks (with new checking account & check order)	Free
Temporary Checks	\$5 for 10 pack
Check Order	Based on design & quantity

VISA Check Card

New / Replacement Card	\$5
Change Personal Identification Number (PIN)	\$5
Nonsufficient Funds Withdrawal / Debit Purchase	\$25
ATM / Point of Sale Transactions (*Rebate on machine owner's fee)	No Charge
(*See ATM Refund Disclosure for rebate details)	

Online Virtual Branch

Home Banking/Bill Payment	No Charge
Reset Virtual Branch Password / Login	\$5
Insufficient Funds – Bill Payment	\$25 per item
Online Check Copy	No Charge

Audio Response Teller

Access Calls	5 free per month, \$1 each thereafter
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Other Fees

Copy of Statement	\$3
Stop Payment	\$25 per item or check series
Account Research	\$35 per hour
Garnishments, Levies & Executions	\$35
Deposited Checks Returned Unpaid	\$25
Collection Item (incoming)	\$10
Collection Item (outgoing)	\$25
Late Loan Payment	\$20
ACH Origination (one time and recurring)	\$6
ACH Insufficient Funds	\$25 per item
Certified Check	\$3
Money Order	\$1 each
Traveler's Cheques For One	No Charge for members
Traveler's Cheques For Two	\$1 per \$100
American Express Gift Cheques	\$2.50 each
VISA Gift Card	\$3 per card
IRA Annual Fee	No Charge
Return Mail Handling Fee	\$4.50
Notary Service	No Charge
Photocopy	\$1 per page
Fax Usage	\$1 per page
Direct Deposit/Payroll Deduction	No Charge
Auto Transfer	No Charge
Skip A Payment	\$25 per loan
Incoming Wire	No Charge
Outgoing Wire - Domestic	\$15
Outgoing Wire – International	\$35
Western Union	
Domestic - \$17.50	
International - \$27.50 < 500 OR \$27.50 + 2% of principal > \$500 (2.4% to old Soviet States)	

Non-Space City Credit Union Members

Check Cashing	1% of total
Foreign Card Transactions @ Space City CU Owned ATMs	\$1.50