

SIUE CREDIT UNION

effective January 1, 2018

2018 FEE SCHEDULE	
DEPOSIT ACCOUNT FEES	
Account Closure Fee (savings or checking closed by CU due to overdrafts)	\$25.00
Bad address (mail returned by USPS)	\$2.00/month
Bill Pay Fee (waived for Premier Checking and 60+ checking)	\$5.00/month
Cashier's Check Fee (per item)	\$3.00
Check Cashing non-member per check (max \$2,000/day)	\$5.00
Check Copy Fee (per copy)	\$3.00
Check Printing	varies per order
Collection Item Processing Fee (per item)	\$25.00
Courtesy Pay Fee (per Draft/ACH/Over the Counter) with direct deposit	\$15.00
Courtesy Pay Fee (per Draft/ACH/Over the Counter) without direct deposit	\$24.00
Credit Union Check Fee (per item/2 free per day)	\$1.00
Fax Fee (outgoing/per phone number)	\$1.00
Gift Card Member/Non-Member	\$2.95/\$5.00
Inactive Account Fee (after 24 months inactivity)	\$2.00/month
Inactive Account Fee (after 12 months inactivity) a/c opened after 12/1/14	\$2.50/month
Inactive Account Fee (after 12 months inactivity) a/c opened after 12/1/16	\$3.95/month
IRA Onetime Setup Fee	\$25.00

IRA Administration Fee (per year)	\$10.00
IRA Administration Fee (per year, account opened on or after 12/1/2014)	\$25.00
Legal Process Fee (garnishment, levy, summons)	\$35.00
Money Market under minimum balance	\$5.00/month
Daily Negative Balance Fee eff. 5th day after NSF or Overdraft occurs	
Balance -\$25.00 to -\$300.00	\$3.00
Balance > -\$300.00	\$6.00
NSF Fee (per ACH/Draft item)	\$25.00
Paper Statement (per month)	\$2.50
Photocopy (per copy)	\$0.25
Re-establish Membership Fee (within 90 days)	\$5.00
Reg D Excessive Transfer Fee (applies after 6th overdraft transfer per month)	\$7.50
Research Fee (per hour - \$10 minimum charge)	\$35.00
Deposited Item Return Fee	\$25.00
Service Charge Checking Accounts (waived with e-stmts)	\$1.00/month
Statement Copy Fee	\$1/page - \$3 min
Stop Payment Fee (per check or ACH item)	\$15.00
Stop Payment Fee (per request, to stop a book of checks)	\$25.00
Temporary Checks Fee (sheet of 4)	\$1.00
Uncollected Funds Fee (per check/ACH/Over the Counter item)	\$10.00

VISA DEBIT CARD FEES	
Wire Transfer Fee - domestic	\$20.00
Wire Transfer Fee - foreign	\$50.00
Card Closure Fee (due to excessive NSF)	\$25.00
Card Closure Fee (due to fraud/one free per year)	\$15.00
Card Application Fee	\$5.00
Card Instant Issue Fee	\$5.00
Card Replacement Fee (due to damage)	\$5.00
Card Replacement Fee (due to lost in mail, bad address, misplaced)	\$15.00
Courtesy Pay Fee (per EFT item > \$10.00) with direct deposit	\$18.00
Courtesy Pay Fee (per EFT item > \$10.00) without direct deposit	\$30.00
Debit Card Foreign Transaction Fee	1.5% of settlement
Documentation Retrieval Fee	\$15.00
Foreign ATM Fee (per transaction or inquiry)	\$1.00
NSF Fee (per EFT item)	\$25.00
PIN Based POS Fee (per transaction)	\$1.00
Reactivation (blocked cards after 2nd block)	\$10.00
Replacement PIN Fee	\$5.00
Uncollected Funds Fee (per EFT item)	\$12.00