

# SIUE CREDIT UNION

effective January 1, 2026

## 2026 FEE SCHEDULE

### DEPOSIT ACCOUNT FEES

|  |                           |
|--|---------------------------|
| Account Closure (savings or checking closed by CU due to overdrafts) | \$25.00                   |
| ACH Direct Transfer - outgoing                                       | \$5/setup<br>\$0.99/entry |
| ACH Unauthorized Entry Fee (waived for fraud entries)                | \$5.00                    |
| Bad address (mail returned by USPS)                                  | \$5.00/month              |
| Deposited Return Item  | \$25.00                   |
| Cashier's Check* (per item)  | \$3.00                    |
| Check Cashing non-member per check (max \$2,000/day)                 | \$5.00                    |
| Check Copy* (per copy)   | \$3.00                    |
| Check Printing   | varies per order          |
| Collection Item Processing/item                                      | \$25.00                   |
| Foreign/Int'l Check handling/item                                    | \$20.00                   |
| Courtesy Pay (per item) with direct deposit                          | \$25.00                   |
| Credit Union Check* (per item/2 free per day)                        | \$1.00                    |
| Fax* (outgoing/per phone number)                                     | \$1.00                    |
| Dormant Account**  | \$5.00/month              |

|  |                    |
|--|--------------------|
| IRA Onetime Setup  | \$25.00            |
| IRA Administration (per year)                                      | \$20.00            |
| Legal Process (garnishment, levy, summons)                         | \$35.00            |
| Daily Negative Balance after 5 consecutive days                    | \$5.00             |
| Insufficient Funds (NSF) per ACH/Draft item                        | \$25.00            |
| Paper Statement* (per month)                                       | \$2.50             |
| In-house refinance fee   | \$200.00           |
| Re-establish Membership (within 90 days)                           | \$5.00             |
| Reg D Excessive Transfers (fee charged for each transfer after #6) | \$7.50             |
| Research* (per hour - \$10 minimum charge)                         | \$35.00            |
| Bill Pay   | \$5/month          |
| Statement Copy*  | \$1/page - \$3 min |
| Stop Payment (per check or ACH item)                               | \$15.00            |
| Stop Payment (per request, to stop a book of checks)               | \$25.00            |
| Temporary Checks* (sheet of 4)                                     | \$1.00             |
| Uncollected Funds (per item)                                       | \$25.00            |
| Wire Transfer - domestic in/out                                    | \$10.00/\$25.00    |
| Wire Transfer - foreign in/out                                     | \$15.00/\$55.00    |

### VISA DEBIT CARD FEES

|  |                    |
|--|--------------------|
| ATM transaction or inquiry at Non-Owned Machine            | \$1.00             |
| Instant issue for any card option                          | +\$5.00            |
| First card on account                                      | FREE               |
| Card replacement - any reason (one free per calendar year) | \$10.00            |
| Card Closure (due to excessive NSF)                        | \$25.00            |
| Courtesy Pay (per EFT item > \$10.00) with direct deposit  | \$25.00            |
| Debit Card Foreign Transaction                             | 1.5% of settlement |
| Documentation Retrieval                                    | \$15.00            |
| NSF (per EFT item)   | \$25.00            |
| Reactivation (blocked cards after 2nd block)               | \$10.00            |
| Replacement PIN  | \$5.00             |
| Uncollected Funds (per EFT item)                           | \$25.00            |
| VISA Credit Card Replacement Fee                           | \$15.00            |
| Message Pay - Debit/ Credit Card                           | \$ 6.99            |
| Message Pay- Phone payment                                 | \$ 8.99            |

\*\*

Members with activity for 12 months. Minor accounts excluded.

\* Waived for members 60+

58356-FEE-1225