

SIUE CREDIT UNION

effective January 1, 2020

2020 FEE SCHEDULE	
DEPOSIT ACCOUNT FEES	
Account Closure (savings or checking closed by CU due to overdrafts)	\$25.00
ACH Direct Transfer - outgoing	\$5/setup \$0.99/entry
Bad address (mail returned by USPS)	\$5.00/month
Bill Pay	\$5.00/month
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 (per item)	\$25.00
Courtesy Pay (per Draft/ACH/Over the Counter) with direct deposit	\$15.00
Credit Union Check* (per item/2 free per day)	\$1.00
Fax* (outgoing/per phone number)	\$1.00
Gift Card	\$2.95
Dormant Account**	\$5.00/month
IRA Onetime Setup	\$25.00

* Waived with Senior Checking

IRA Administration (per year)	\$10.00
IRA Administration (per year, account opened on or after 12/1/2014)	\$25.00
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
Photocopy* (per copy)	\$0.25
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
Deposited Item Return	\$25.00
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 check/ACH/ Over the Counter item)	\$10.00
Wire Transfer - domestic	\$20.00
Wire Transfer - foreign	\$50.00

** Members with only a share account, a balance below \$100, and no activity for 12 months. Minor accounts excluded.

VISA DEBIT CARD FEES	
ATM transaction or inquiry at Non-Owned Machine	\$1.00
Card Application	\$5.00
Card Instant Issue	\$5.00
Card Replacement (due to damage)	\$5.00
Card Replacement (due to lost in mail, bad address, misplaced)	\$15.00
Card Closure (due to fraud/one free per year)	\$15.00
Card Closure (due to excessive NSF)	\$25.00
Courtesy Pay (per EFT item > \$10.00) with direct deposit	\$18.00
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)	\$12.00
VISA Credit Card Replacement Fee	\$15.00

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