

SIUE CREDIT UNION

effective January 1, 2023

| 2023 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 |
| 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 |
| Gift Card | \$3.95 |
| Dormant Account** | \$5.00/month |

* Waived for members 60+

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|--|--------------------|
| 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 |
| 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 |
| Bill Pay | \$5.00 |
| 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 item) | \$25.00 |
| Wire Transfer - domestic in/out | \$10.00/\$25.00 |
| Wire Transfer - foreign in/out | \$15.00/\$55.00 |

** Members with only a share account 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 | \$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 |

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