

Account Management Fees

Debit Card transaction resulting in nonsufficient funds on a per-transaction basis:

\$0–\$4.99.....	FREE
\$5–\$9.99.....	\$1
\$10–\$49.99.....	\$16
\$50+.....	\$28

There is a maximum fee limit of \$140 per day for Debit Card transactions. However, you will not be charged a fee, regardless of the amount of the transaction, if the Debit Card transaction results in a negative available balance less than \$5.

ACH, checks or automated checks written against nonsufficient funds (NSF), no funds available from overdraft protection. Returned or paid.....\$28

Escheat notification.....\$2

IRA transfer/termination.....\$25

Legal processing (levy, garnishment, warrant, etc.).....\$20

Membership readmittance, per occurrence during a 90-day period.....\$25

Overdraft transfer from savings to checking, per transaction.....\$6

Return of check deposited.....\$12

Returned statement/incorrect address.....\$5

Stop payment on counter checks (a.k.a. Cashier's Check), personal check, electronic funds transfer (EFT) or Convenience Check (Line of Credit or Visa Credit Card):

Each item.....	\$28
Senior Saver Club SM members.....	Four FREE per year

Alternative Instrument Fees

American Express:[®]

Senior Saver Club members Travelers Cheques.....	FREE
Travelers Cheques.....	1% of face value
Travelers Cheques for two.....	1.5% of face value

Counter Check payable only to member:

First two checks, per day.....	FREE
Each check thereafter.....	\$5

Counter Check payable to third party:

Each check.....	\$5
Senior Saver Club members.....	Four FREE per day

Personal check replaced by a Counter Check, per check.....\$10

Defer-A-Pay:

In-Branch.....	\$35
Online at schools.org	\$25

eCheck transaction.....\$10

Wires (receiver/sender may impose additional charges):

Incoming wire.....	\$8
Outgoing wire (U.S. only).....	\$20
Senior Saver Club members.....	Four FREE per year

Debit Card Fees

Card replacement fee — one card per year.....	FREE
Each card thereafter.....	\$10

Deposit error at an ATM not owned by Schools.....\$5

Empty envelope ATM deposit error at Schools or foreign ATM.....\$25

Withdrawal, transfer or balance inquiry at a Schools or CO-OP Network ATM.....**FREE**

Withdrawal, transfer or balance inquiry at a non-Schools or non-CO-OP Network ATM.....\$2

(Visit the **CO-OP Network** section of schools.org to find a CO-OP ATM near you.)

Check Fees

Personalized checks.....varies by design

Temporary checks, per eight checks.....\$4

eServices

MobileCheckSM.....**FREE**

Deposit@schools.orgTM.....**FREE**

Schools BillPay.....**FREE**

Monthly Service Charges

All accounts requiring multiple signatures (existing accounts only).....\$10

Banking for Everyone Checking SM account with eStatements.....	FREE
without eStatements.....	\$5

Banking for Everyone Savings account balances below a daily balance of \$300 with no additional accounts under the same account number.....\$5

Banking for YouthSM account.....**FREE** until age 18

Interest Checking:

Balance of \$300 or more, or aggregate daily account balance of \$2,000 or more.....	FREE
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If daily balance drops below \$300 at any given time during the month.....\$5

Premier Money Market, Savings and Checking:

With a daily balance of \$20,000 or more.....	FREE
Without a daily balance of \$20,000 or more.....	\$12

Senior Saver Club:

With direct deposit, or with aggregate balance of \$5,000 or more in savings and/or loan(s).....**FREE**

Without direct deposit or \$5,000 aggregate savings/loan balance.....\$5

Super\$hare:

With a daily balance of \$2,500 or more.....**FREE**

Without a daily balance of \$2,500 or more.....\$5

Supplementary Service Fees

Account histories created by a Schools teller, last 30 days or a portion thereof.....\$5

Account histories printed online.....**FREE**

Coin processing......5% of total coin intake once \$250 is exceeded

Total coin intake of less than \$250.....**FREE**

Copy of loan documents, per document.....\$2

Immigration Service or Account Information Letter.....\$10

Locator service.....\$5

Notary service for:

Credit Union documents.....**FREE**

Non-Credit Union documents, per signature.....\$10

Nonmembers, per signature.....\$10

Personal check or Counter Check copies in any statement period:

First two copies or via SchoolsOnline.....**FREE**

Each copy thereafter.....\$3

Photocopy of deposited check.....\$5

Research requests and/or statement reconciliation (above and beyond normal account maintenance requirements), per hour (one hour minimum).....\$20

Signature or Endorsement Guarantee:

Credit Union documents.....**FREE**

Non-Credit Union documents.....\$10

Senior Saver Club members.....**FREE**

Statement copies, per statement.....\$5

Senior Saver Club members.....Four **FREE** per year

Transaction conducted over the phone that could be made on automated systems, per monetary transaction.....\$2

Verification of deposit.....\$10



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

