

# Cooperative Federal

(315) – 471 – 1116

## Fee Schedule

### Account Fees

|  |                  |
|--|------------------|
| New Membership, Adult.....                                       | \$10.00          |
| New Membership, under 18 years old.....                          | \$2.00           |
| Personal Checking Account (Draft).....                           | \$3.00 monthly   |
| Business/Organization Checking Account.....                      | \$4.00 monthly   |
| Non-Member Checking Account.....                                 | \$5.00 monthly   |
| Start Over Savings Account.....                                  | \$25.00          |
| All Super Share Checking: Below Monthly Min. Balance....         | \$5.50           |
| Super Share Savings Withdrawal/Transfer Past 3 free monthly..... | \$4.00           |
| Inactive Account Fee (6 or more months inactive).....            | \$3.00(monthly)  |
| Negative Balance Penalty.....                                    | \$10.00(monthly) |
| Converting Super Share Checking to regular Draft.....            | \$25.00          |
| VISA Check Card ATM Fee per Withdrawal (Sharenet is free).....   | \$1.50           |

### Everyday Services

|   |                      |
|---|----------------------|
| Money Orders .....  | \$1.25               |
| Nonmember Check Cashing (1.75% of value, minimum \$2.75;<br>\$0.50 for under 18 yrs old)..... | Varies               |
| Teller or Cashier Check Fee.....  | \$5.00               |
| Duplicate Statement (Each) from Computer Records.....   | \$3.00               |
| Traveler's Checks, Members.....   | \$2.00 per \$100     |
| Travelers Checks, Nonmembers .....  | \$3.00 per \$100     |
| VISA Gift Card.....   | \$3.00               |
| Wire In/Wire Out.....   | \$25.00/25.00        |
| Western Union-US/Intl.....  | \$25 -\$45/\$32-\$75 |
| International Wire Fee Range.....   | \$30-\$60            |

### Insufficient Funds (NSF)

|  |         |
|--|---------|
| Returned Item Per Check/ACH/ECK.....                   | \$25.00 |
| Unavailable Funds/Uncollected Charge.....              | \$25.00 |
| Courtesy Payment of an Overdraft item .....            | \$25.00 |
| Overdraft Check/ACH/Visa Check Card per item paid..... | \$25.00 |
| Overdraft Transfer from Savings.....                   | \$5.00  |
| Overdraft Line-of-Credit Over Limit Penalty.....       | \$22.00 |
| Visa Debit Card Over-the-Limit.....                    | \$25.00 |
| Returned Deposit Item.....                             | \$20.00 |

### Stop Payments

|   |         |
|---|---------|
| Stop Payment per Draft or Series .....      | \$25.00 |
| Additional Presentment of Stopped Item..... | \$5.00  |

### Replacements

|  |         |
|--|---------|
| Replacement VISA Check Card.....         | \$10.00 |
| Replacement PIN for VISA Check Card..... | \$3.00  |

### Early Closings/Withdrawals

|  |         |
|--|---------|
| Early Share Account Closing Fee (within 6 mo. of opening)..... | \$5.00  |
| Share Certificate or IRA Certificate Early Withdrawal.....     | \$15.00 |
| Presentment on Closed Account per item.....                    | \$25.00 |

### Collections

|   |         |
|---|---------|
| Collection Item.....  | \$20.00 |
| Canadian Collection (U.S. or Canadian Funds).....           | \$2.00  |
| Intl. Collection /Return Item (Plus Intermediary Fees)..... | \$30.00 |

### Miscellaneous Services

|  |         |
|--|---------|
| Abandoned Property Notice.....                                       | Costs   |
| Administrative Charge for Notary Services.....                       | \$2.00  |
| Check Printing Charges.....  | Varies  |
| Copy of Check.....   | \$5.00  |
| Expedited Mailings.....  | \$25.00 |
| Forward or Return Mail (Each).....                                   | \$3.00  |
| Legal Processing.....  | \$30.00 |
| Manual Posting of ACH Items (per Posting).....                       | \$5.00  |
| Photocopy of Item, Per Page (\$5.00 for Non-Members) .....           | \$1.00  |
| Protest Letter.....  | \$20.00 |
| Research/Reconciliation Per Hour.....                                | \$25.00 |
| Return or Reissue of SCFCU Teller Check.....                         | \$5.00  |
| Safekeeping (deliver checks/cards to CU instead of home address).... | \$2.00  |

### Free Services!

Super Share Checking Account – Personal or Business  
Phone Teller Automated Account Access  
Web Teller Internet Account Access  
Automatic Transfer Service  
Direct Deposit

Fees are effective 5/10/2011. Fees are per item unless specified.

**Contact staff for additional information.**