

## Cooperative Federal

Eastside Office: 723 Westcott St.

Southwest Office: 401 South Ave.

Northside Office: 800 North Salina St.

(315) – 471 – 1116

### Fee Schedule

Annual Fee – Personal Checking Account (Draft)	\$25.00
Annual Fee – Business/Organization Checking Account	\$30.00
Annual Fee – Non-Member Checking Account	\$35.00
Annual Fee – Super Share Checking Account	No Fee
Annual Fee – Business Super Share Checking Account	No Fee
All Super Share Checking: Below Min. Balance (Monthly)	\$4.50
Fee Per Transaction, Check, Withdrawal or Deposit	No Fee
Per Money Market Withdrawal or Transfer Beyond 3 Free per Month	\$4.00
Share Certificate or IRA Certificate Withdrawal Processing Fee	\$15.00
Visa Debit Card Over-the-Limit	\$25.00
Expedited Mailings	\$25.00
Money Orders to Members (\$1.50 for Non-Members)	\$1.00
Teller or Cashier Check Fee	\$3.00
Check Printing Charges	Varies
Phone Teller Automated Account Access	FREE
Web Teller Internet Account Access	FREE
Monthly/Semi-Monthly Transfer Service	FREE
Direct Deposit	FREE
Forward or Return Mail (Each)	\$2.00
Duplicate Statement (Each) from Computer Records	\$3.00
Check Copy	\$5.00
Photocopy of Item, Per Page (\$5.00 for Non-Members)	\$1.00
Stop Payment per Draft or Series	\$25.00
Additional Presentation of Stopped Item	\$5.00
Returned Deposit Item	\$15.00
Manual Posting of ACH Items (per Posting)	\$5.00
Return or Reissue of SCFCU Teller Check	\$5.00
Overdraft Protection Transfer	\$5.00
Overdraft Line-of-Credit Advance	No Fee
Overdraft Line-of-Credit Over Limit Penalty	\$22.00
<b>Insufficient Funds (NSF)</b>	
Courtesy Call	\$22.00
Returned Item Per Check/ACH/ECK	\$25.00
Overdraft Check/ACH/Visa Check Card per item paid	\$25.00
Unavailable Funds/Uncollected Charge	\$25.00
Presentment on Closed Account per item	\$25.00
Automatic Transfer NSF per day	\$12.00
Replacement VISA Check Card	\$10.00
Replacement PIN for VISA Check Card	\$3.00
VISA Check Card ATM Fee per Withdrawal (Sharenet is free)	\$1.00
Collection Item	\$20.00
Canadian Collection (U.S. or Canadian Funds)	\$2.00
International Collection / Return Item (Plus Intermediary Fees)	\$30.00
<b>Travelers Checks:</b>	
Traveler's Checks For Members (Per \$100, \$2 Min. Fee)	\$1.00
Travelers Checks Nonmembers (Per \$100, \$2 Min. Fee)	\$1.50
Western Union Wire of Funds (United States) Fee Range \$25 -\$45	Varies
Western Union Wire of Funds (International) Fee Range \$32-\$75	Varies
Wire In	\$20.00
Wire Out	\$20.00
International Wire Fee Range \$30-\$60	Varies
Notary Public (Free to Members)	FREE
Research/Reconciliation Per Hour	\$25.00
Negative Balance Monthly Penalty	\$10.00
Early Share Account Closing Fee (within 6 mo. of opening)	\$5.00
Converting Super Share Checking to regular Draft	\$25.00
Nonmember Check Cashing 1% of face value (minimum \$2.75, \$0.50 for under 18)	Varies
Inactive Account Monthly Fee (12 or more months inactive)	\$3.00
Abandoned Property Notice	Costs
Legal Processing	\$30.00
Protest Letter	\$20.00

Fees are effective 1/10/2010. Fees are per item unless specified.

**Contact staff for additional information.**