



# Schedule of Fees and Charges

Effective January 22, 2024

## Free Checking

Minimum Balance	None
Monthly Charge	None
Per Check Written	No Charge
Per Check Deposited	No Charge

**Interest Checking** See Account Schedule for Fees & Rates

## Check Printing

Check Designs	Varies By Style
Sun East Image Checks for Members Age 60 and Older	
One Box (100) Per Year	No Charge

## Business Accounts

Business Checking	
See Account Schedule for Fees & Rates	
Business Account Deposit	
Night Drop (Unlimited)	No Charge

**Money Market Accounts** See Account Schedule for Fees & Rates

## Checking Services

Check Copy Printed	\$ 5 each
Stop Payments	\$36 each
Courtesy Pay/Non-Sufficient Funds	\$36 each
SunPay Bill Payment	No Charge
Expedited Bill Payment (electronic)	\$10 each
Expedited Bill Payment (overnight check)	\$30 each

## Account Fees

Dormant Account (See terms & disclosures)	\$10 per month
Membership Closing Fee	\$ 5

## Account Services

ACH Items Returned	\$36 each
Returned Loan Payment Fee	\$36 each
Returned Deposited Checks	\$15 each
Overdraft Protection Transfer Fee	2 Free Per Month
3 or More Overdraft Protection Transfers	
Per Month	\$10 each

## ATM Withdrawals

Withdrawals, balance inquiries, and transfers at ATMs owned by SEFCU and Co-Op	No Charge
4 withdrawals per month at ATMs not owned by SEFCU and Co-Op	No Charge
5 or more withdrawals per month ATMs not owned by SEFCU and Co-Op	\$ 3 each
Balance inquiries and transfers at ATMs not owned by SEFCU and Co-Op	\$ 1 each

## Wire Transfers

Incoming	\$ 10 each
Outgoing - Domestic	\$ 25 each
Foreign Checks Deposited	\$ 25 each
Account Research	\$ 25 per hour
Account Verification	\$ 20 each
IRA Outgoing Transfer Fee (Transfer to Other FI)	\$ 25 each
Call Center Service Fee (includes Balance Inquiry, Transaction History, Funds Transfer requests)	\$ 3 each*

## Move Money Services

Transfer Funds (To/From Other Financial Institutions)	
Incoming Transfer	No Charge
Outgoing Transfer / Next Business Day	\$2.50
Outgoing Transfer / 3 Business Days	\$0.50

## Specialty Card Services

Card Replacement (Credit, Debit and ATM Cards)	
Replacement Card	\$ 10 each
Quick Ship to Home or Branch (allow 3 days for processing)	\$ 30 each
Card Sales Draft Copy	\$ 15 each
Debit Card Foreign Transaction Fee	2% of each transaction in U.S. Dollars

## Statement Services

eStatements	No Charge
Paper Statements	\$ 5 each**
Statement Copy	\$ 5 each
Non-Notification of Change of Address	\$ 15 per month

## Miscellaneous Services

Visa Gift Card	\$ 3.95 each
Money Orders (maximum value \$1,000)	\$ 3 each
Cashier's Check	\$ 7 each
Non-Member Check Cashing Fee	\$ 10 each
Collection Item	\$ 25 each
Pay-by-Web Payment	No Charge
Pay-by-Phone Payment	Varies By Payment Method and Amount

## Legal Services

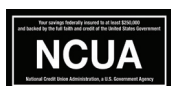
Domestic Relations	\$ 50
Escheat Administration	\$ 75
Tax Levy	\$100
Writs and Garnishments	\$200

Other Loan Fees May Apply. Please Refer to Your Loan Documents.

\*The \$3.00 Call Center Service Fee may be waived for members who require special assistance

\*\*The \$5.00 Paper Statement Fee may be waived in each month that one of the following relationships is present:

- Enrolled in eStatements
- Interest Checking, Performance and/or Premier MMA
- Age 18 or under
- Combined Loan Balance(s) of \$5,000 or greater



Deposits Insured Up to \$500,000. \$250,000 by the National Credit Union Administration, a U.S. Government Agency, and \$250,000 by ESI, a licensed property and casualty insurer. ESI is not a government agency.