# SELECT Federal Credit Union
## Schedule of Fees and Charges
### Effective August 15, 2018

### SAVINGS
- Membership (With $5.00 min. Balance)  
  - No Monthly Fee
- Membership (With $5.00 min. Balance)  
  - No Opening Fee
- Excess Share Withdrawal  
  - (Excess of 4 per Month) $4.00 Per Transaction
- **Savers Club Account**  
  - (No Fee Withdrawals Nov. 1 - Dec. 31) $15 Early Withdrawal Fee

### SHARE DRAFT CHECKING ACCOUNTS
- Classic Checking  
  - No Monthly Fee
- Fresh Start  
  - $10.00 monthly

### GENERAL SERVICES
- Account Reconciliation  
  - $25.00 per hour
- Account Statement Printouts  
  - $2.00 per month
- Non-Member Check Cashing Fee  
  - $3.00 per item
- Bill Pay/Popmoney  
  - No Monthly Fee
- Return Mail Fee  
  - $3.00
- Check Copy  
  - $2.00 per item
- Early Account Closing Fee  
  - (within 60 days of opening) $5.00
- E-Statements  
  - No Monthly Fee
- Gift Cards  
  - (Load Amounts $25.00-$1,000) $2.50 per Card
- Inactive Fee  
  - (After 12 months of inactivity) $5.00 per month
- Money Orders  
  - $0.75
- **Mobile Money Banking/Text Alerts**  
  - No Monthly Fee
- Non-Sufficient Funds ACH  
  - $35.00 per item
- Non-Sufficient Funds ATM/Debit  
  - $35.00 per item
- Non-Sufficient Funds Bill Pay  
  - $35.00 per item
- Non-Sufficient Funds Check  
  - $35.00 per item
- Notary Service (Members Only)  
  - Free
- **Online Banking**  
  - No Monthly Fee
- **Overdraft Transfer Fee**  
  - $2.00 per item
- Overdraft Courtesy for ACH  
  - $30.00
- Overdraft Courtesy for ATM/Debit  
  - (Must Sign Opt-In) $30.00
- Overdraft Courtesy for Bill Pay  
  - $30.00
- Overdraft Courtesy for Check  
  - $30.00
- **Phone Transfers (Live Teller)**  
  - $2.00 per call
- Returned Check Item  
  - $15.00 per item
- **Select 24 Audio Response**  
  - No Monthly Fee
- **Shared Branch Transactions**  
  - No Fee
- Skip-A-Payment  
  - $20.00
- Stop Pay (Valid for 6 Months)  
  - $20.00 per item
- Teller Check Fee  
  - $3.00 per item
<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire Transfers (Incoming)</td>
<td>No Fee</td>
</tr>
<tr>
<td>Wire Transfers (Outgoing)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Western Union</td>
<td>$25.00</td>
</tr>
<tr>
<td>International Wire Transfer</td>
<td>$25.00</td>
</tr>
<tr>
<td>Directo-A-Mexico</td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>ATM &amp; VISA DEBIT CARDS</strong></td>
<td></td>
</tr>
<tr>
<td>ATM Cash Withdrawal (Foreign ATM)</td>
<td>$3.00 per transaction</td>
</tr>
<tr>
<td>ATM POS Purchase</td>
<td>$1.00 per transaction</td>
</tr>
<tr>
<td>ATM Balance Inquiry (Foreign ATM)</td>
<td>$3.00 per transaction</td>
</tr>
<tr>
<td>ATM Transfers (Foreign ATM)</td>
<td>$3.00 per transaction</td>
</tr>
<tr>
<td>Visa Debit Card Withdrawal (Foreign ATM)</td>
<td>$3.00 per transaction</td>
</tr>
<tr>
<td>Visa Debit Card Withdrawal (CO-OP ATM)</td>
<td>No Charge</td>
</tr>
<tr>
<td>Visa Check Card Debit transaction w/cash back</td>
<td>No Charge</td>
</tr>
<tr>
<td>Visa Check Card POS limit</td>
<td>$1,500.00 Daily</td>
</tr>
<tr>
<td>Visa PIN Based Transaction limit</td>
<td>$500.00 Daily</td>
</tr>
<tr>
<td>Non-SFCU Cash Advance Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td>Card Replacement Fee</td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>MASTERCARD</strong></td>
<td></td>
</tr>
<tr>
<td>Late Payment Fee</td>
<td>$25.00 per month</td>
</tr>
</tbody>
</table>

* Message & Data rates may apply.

www.selectfcu.org

Please Note:

All fees are assessed at the time of service can be deducted from your account, or charged at the end of the month. The rates and fees appearing in this schedule are accurate as of the effective date indicated on this sheet. This fee schedule is subject to change at any time. For VISA Debit Card holders please ask a staff person for an updated list of FREE ATM locations. If you have questions or require current rate and fee information, please contact us.