



CREDIT UNION

Effective Date: January 1, 2023

Service Charge Schedule

PRODUCT/SERVICE	DESCRIPTION	FEE	PRODUCT/SERVICE	DESCRIPTION	FEE
ATM/VISA Check Card	SSCU ATM Transaction*	FREE	NSF Checks or Negative Balance on Electronic Transfers	NSF returned items	\$ 35.00
	Foreign ATM transaction (including MoneyPass)	\$ 1.50 **		Third party check returned	\$ 10.00
	Replacement card	\$ 5.00		Overdrawn Account for 45 days	\$ 15.00
Account & Check Reconciliation	Per 1/2 hour minimum - per employee	\$ 12.50	Remove Joint Owner	If not using the Consent & Release form	\$ 15.00
Basic Checking	Per Month	\$ 7.00 ****	Reopen Account	Membership Reinstatement Fee (if closed by SSCU)	\$ 25.00
	Daily Negative Balance Fee (fee assessed every calendar day the account is negative, beginning 5th day overdrawn and up to 45 days)	\$.99		Checking Reapplication Fee (if closed by SSCU)	\$ 30.00
Benefits Plus Checking	Per month If age 50 or over - per month	\$ 5.00 \$ 4.00		Membership Reopen Fee (if closed by member in the past 6 months)	\$ 10.00
Benefits Plus Savings	Value-added benefits without a checking account (per month)	\$ 9.95	Research	Per 1/2 hour minimum - per employee Copy charge per page	\$ 12.50 \$.15
Copies	Documents (per page)	\$.15	Safe Deposit Box *** (no new box rentals after Jan. 1, 2023)	Annual Fee: 3" x 5" box	\$ 30.00
	IRS 1098 or 1099 forms (each)	\$ 3.00		3" x 10" box	\$ 50.00
	Personal/Corporate checks (each)	\$ 5.00		5" x 5" box	\$ 40.00
Corporate Check	Member/ Shared-Branching guest - Payable to self OR \$1,000 or greater payable to 3rd party	FREE		5" x 10" box	\$ 70.00
	Member/Shared-Branching guest - under \$1,000 payable to 3rd party	\$ 5.00		10" x 10" box	\$ 90.00
	Non-member	\$ 30.00		Drilling Fee	\$ 150.00
Courtesy Pay	All checking accounts except Basic Checking (per item)	\$ 30.00		Late fee (after 30 days delinquent)	\$ 10.00
	Basic Checking only (per item) Covers checks, point of sale [POS], ATM Debit or other electronic debit on a checking account	\$ 19.50	Late fee (after 90 days delinquent)	\$ 25.00	
	Stop Claim and/or Reissue	\$ 10.00	Lost Key Fee	\$ 25.00	
Electronic Funds Transfer (ACH) Origination	One-Time ACH loan payment via phone Using an external savings/checking acct	\$ 5.50	Statement Returned	Savings Account or Credit Card	\$ 3.00
	Using a debit card	\$ 9.50	Stop Payment (request to not pay a check)	To place order (Check, ACH, Debit, Bill Payment)	\$ 35.00
	One-Time ACH loan payment via Online/Mobile Banking Using an external savings/checking acct	FREE	Temporary Checks	Per page	\$ 2.00
	Using a debit card	\$ 4.00	Transaction History (system printout) and Statement Copy	System printout back to last available statement - per suffix PDF Statement copy printout - per statement Additional charge if mailed	\$ 1.00 \$ 2.00 \$ 1.00
Fax Service	Domestic (per page)	\$ 3.00	Verification of Deposit (VOD)	By another financial institution	\$ 10.00
	International (per page)	\$ 5.00	Wires - Domestic	Incoming Outgoing If incorrect wiring instructions, an additional	\$ 15.00 \$ 25.00 \$ 25.00
Foreign Item Collection	Canadian Item (not in US Funds) Other Foreign Item (not in US Funds)	\$ 1.50 \$ 40.00	Wires - Foreign	Incoming Outgoing If incorrect wiring instructions, an additional	\$ 20.00 \$ 50.00 \$ 50.00
High Yield Money Market Acct	Per month (if minimum balance of \$2,000 is not maintained)	\$ 10.00	Funds for fees not available in your account may be taken from any account on which you are an owner. We reserve the right to transfer funds to your savings account from any account on which you are an owner, in order to maintain the minimum deposit as required by the Credit Union Code of Regulations		
Inactive Account Charge	Per month, per account if no activity for 12 months Certified Mailing Notice	\$ 5.00 \$ 20.00			
Levies/Attachments/Garnishments	Each	\$ 75.00			
Membership	To establish membership for a Cosigner, Comaker, or Coborrower.	\$ 5.00			

* Other financial institutions may charge an additional surcharge fee for using their ATMs

** The MoneyPass Network is surcharge free, but a reduced service fee of \$1.50 will be charged and appear on your Seven Seventeen account statement, not on your ATM receipt.

*** Seven Seventeen Credit Union is required to collect and remit state and local sales tax on your safe deposit box.

**** \$1.50 will be refunded with eStatements. Additional \$1.50 will be refunded with a single monthly direct deposit of \$200 or greater.