SUNSTATE FEDERAL CREDIT UNION
CONSUMER FEE SCHEDULE
EFFECTIVE JANUARY 30, 2013

MEMBERSHIP & ACCOUNTS

Account closing
(If account is closed within 90 days after opening.) $20.00
Account research and balancing
assistance per hour ..... $25.00 (minimum $25.00)
Check by Phone fee (Not using Money$Line) $15.00
Copy of draft (or other transaction slip) $5.00
Copy of statement $5.00
Deposit verification
(per membership account / per request) $10.00
Deposited items returned unpaid $15.00
Dormant account fee (each month) $15.00
An account is considered dormant when no member initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years or older and has less than $100.00 on deposit (all share and certificate account(s)) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loan, share certificate, IRA, or Visa. Fee will be applied against regular share account.
Fax:
Local $1.00
Long distance $3.00
Extra pages (each) $0.50
Foreign deposit or collection item processing $5.50
Fresh Start Checking (share draft account)
(each month) $10.00
Garnishments, levies, tax liens $100.00
eBANKING BillPayer ..... No charge
(Service will be cancelled after two months of inactivity)
Interest-bearing share draft (checking) account
below required daily balance (each month) $5.00
Manual processing of share draft
or other electronic item $10.00
Non-Sufficient Funds (NSF) / Courtesy Pay Fees
NSF (returned item) fee (each) $40.00
Courtesy Pay (paid item) fee for
share draft or electronic item (each) $40.00
E-Courtesy Pay (paid item) fee for
ATM or one-time debit card transactions (each) $40.00
(Credit union has no obligation to make any courtesy payment.)
Returned item re-presentment (per Item) $6.00
Share draft printing ..... Fee based on style of draft
(One free box per year for SFCU-defined check styles)
Regular share account balance
below par value ($5.00) at month end (each month) $5.00
Interim statement $5.00
Mail
Next day mail delivery ..... Actual charges paid
Returned mail $15.00
Medallion stamp $10.00
Notary Services (per non-SFCU document) $5.00

Continued on reverse side.

Safe deposit box rental (annual fees):
- 3 x 5 ..... $35.00
- 5 x 5 ..... $45.00
- 3 x 10 ..... $55.00
- 5 x 10 ..... $70.00
- 6 x 10 ..... $73.00
- 7 x 10 ..... $80.00
- 10 x 10 ..... $90.00

Safe deposit box key deposit $4.00
Stop payments (all items) $35.00
Telephone/Call Center Transactions (per transaction) $5.00
Wire Transfers
- Domestic wire transfer (outgoing) $30.00
- Late domestic wire transfer (outgoing) $35.00
- Foreign wire transfer (outgoing) $50.00
- Wire transfer (incoming) $15.00

Visa gift card $3.50
Visa gift card replacement ..... Actual charges by Visa

ATM

Point of Sale transactions ..... No charge
ATM transaction at ATM owned or operated by SunState FCU or Presto Network ATMs ..... No charge
Cash withdrawal at ATM other than ATMs owned or operated by SunState FCU or Presto Network ATMs $2.50
Transfer funds at ATM other than ATMs owned or operated by SunState FCU or Presto Network ATMs $1.00
This fee will be applied against the originating account.
Balance inquiry at ATM other than ATMs owned or operated by SunState FCU or Presto Network ATMs $1.00
ATM deposit adjustment $5.00
ATM & Visa Check Card international service fee 1.00%
Replace ATM card $10.00
Rush ATM card replacement ..... Actual charges paid
Replace Visa Check Card (First card replacement free) $15.00
Rush Visa Check Card replacement ..... Actual charges paid

TELLER COUNTER ITEMS

Cashier's check $5.00
Coin handling (free to Future Endeavors Account Holders) ..... 4% of deposit
Credit Union check (payable to other than member) $3.00
Money order $5.00
Non-member check negotiation for non-SFCU checks presented by SFCU members (each check) ..... 2% of face value, minimum $5.00
Non-member check negotiation for checks drawn on SFCU personal share draft accounts (each check) $5.00

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