**SUNSTATE FEDERAL CREDIT UNION**

**CONSUMER FEE SCHEDULE**

**EFFECTIVE JANUARY 1, 2016**

### 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)**
- Each check ....................................................... $15.00

**COPY OF DRAFT (OR OTHER TRANSACTION SLIP)**
- Per copy .......................................................... $5.00

**COPY OF STATEMENT**
- Per copy .......................................................... $5.00

**DEPOSIT VERIFICATION**
- Per membership account / per request ....................................................... $10.00

**DEPOSITED ITEMS RETURNED UNPAID**
- Per item .......................................................... $15.00

**DOMAND ACCOUNT FEE**
- Each month ....................................................... $15.00

**AN ACCOUNT IS CONSIDERED DORMANT WHEN NO MEMBER INITIATED MONETARY TRANSACTION HAS OCCURRED FOR 365 DAYS.**

**ACCOUNT FEE**
- As assessed on dormant accounts which belong to a member who is 19 years or older and has less than $100.00 on deposit (all shares and certificate accounts) 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**
- Each ............................................................... $5.50

**BASIC CHECKING (SHARE DRAFT ACCOUNT)**
- Each month ....................................................... $10.00

**GARNISHMENTS, LEVIES, TAX LIENS**
- $100.00

**E-BANKING BILLPAVER**
- No charge

**INTEREST-BEARING SHARE DRAFT (CHECKING) ACCOUNT**
- Below required daily balance (each month) ....................................................... $10.00

**MANUAL PROCESSING OF SHARE DRAFT OR OTHER ELECTRONIC ITEM**
- Each ............................................................... $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)**
- 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**
- Fee based on style of draft (One free box per year for SFCU-defined check styles)

**MAIL**
- Next day mail delivery ............................................. Actual charges paid
- Returned mail ...................................................... $15.00
- Medallion stamp ................................................... $10.00
- Notary Services (per non-SFCU document) ....................................................... $5.00

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Continued on reverse side.
**Safe deposit box rental (annual fees):**
- 3 x 5 ................................................... $35.00
- 5 x 5 ................................................... $50.00
- 3 x 10 ................................................ $55.00
- 5 x 10 ................................................ $70.00
- 6 x 10 ............................................... $75.00
- 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
- Wire transfer (incoming) ............................................... $15.00
- Visa gift card replacement ............................................ $3.50
- Visa gift card replacement ............................................ $3.50

**ATM**

**Point of Sale transactions** .............................................. No charge
- 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

**Replace Visa Check Card**
- (First card replacement free) ........................................ $15.00
- Rush Visa Check Card replacement ............................... $15.00

**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

**Safe deposit box rental (annual fees):**
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