

# Fee Schedule

October 4, 2018

## St. Cloud Financial Credit Union

3030 First Street South, St. Cloud, MN • 1716 Pinecone Road South, Sartell, MN • 120 10th Ave N, St. Cloud, MN

When you review our fees (or lack of fees, compared to banks and other credit unions), we believe you will realize the value of doing your banking at St. Cloud Financial Credit Union.

**Please contact Member Services if you have any questions.**

Here are the FREE services we provide. Compare these to your current bank!

	Anytime Access Personal Line of Credit & Overdraft Protection	No annual fee/No fee for advances
	Consumer Loans	No application fees
	Automated (Recurring) Loan Transfer • Bill Payer	FREE
	Debit Card • Notary Service • Online Banking & Mobile Banking	FREE
	Phone Transfers • Local Phone Support	FREE
	Plus: • Immediate credit on deposits, even on Saturday • No deposit cut-off time • Online Banking displays up-to-the-minute transactions • Overdrafts covered first by your savings balance •	
1	ATIRAreload Card • Card Order	\$5.00
2	Account Research	\$ 20.00 per hour
3	ACH Set-up Fee (for Business Accounts)	\$25.00
4	ATM Non-CO-OP Network, Non-Fastbank Free, and non-MoneyPass Network Transactions (withdrawals, inquiries, or transfers)	\$1.50 per transaction
5	ATM Fees - International Machines • International Transaction Fee, charged by VISA • SCFCU Fee • Fees Charged by ATM Owner	1% of transaction \$1.50 per transaction
6	Business Accounts • Small Business Checking (no minimum balance required, no per-check deposit fee) • Business Checking/Savings • Commercial Checking - Monthly Maintenance	FREE FREE \$20.00
7	Cashier's Check • Certified • For Paying Bills • Stop Payment	\$5.00 \$3.00 \$10.00
8	Checkbook Balancing	\$ 20.00 per hour
9	Check Card – No Annual Fee • Card Replacement	\$5.00
10	Check Copy, through the credit union	\$2.00
11	Check Cashing • Members (combined average 60-day savings balance under \$50, and no other services; no fee for members under age 16) • Non-Members (on-us checks only) - Up to \$100 - \$100 and over - \$1,000 and over	\$5.00 per transaction No fee \$5.00 \$10.00
12	Checking Accounts – Reward, Regular, Dividend, Prestige • Harvest Checking – if requirements are not met	m \$5.95 a month
13	Collection Item	\$10.00
14	Convenience Loan Payment Fee (for making loan payments over the phone)	\$10.00
15	Debit Card Replacement Rush Order – Overnight FedEx Rush Order – 2 day FedEx Shipping	\$5.00 \$50.00 \$35.00
16	Dormant Account	\$25.00
17	Fax - Long Distance	\$1.00
18	Foreign Check Exchange • Cash Letter • Collection	\$10.00 \$25.00
19	Garnishment/Levy	\$50.00
20	HSA (Health Savings Accounts) Early Closure (within first year)	\$25.00
21	Inactive Membership Fee – Effective when the combined account balance under one member number has less than \$100 average balance, and there is no activity for 12 months. Fee is waived for youth 15 and under.	\$3.00 a month

22	Interim Account History	\$5.00
23	International Draft	
	• US Currency	\$25.00
	• Foreign Currency	\$25.00
24	IRA Early Closure (within first year)	\$25.00
25	Late Loan Payment Fees (after 15 days late)	
	• Consumer Loans	\$20.00
	• Real Estate Loans	\$20.00
26	Lien Card Replacement Fee	\$10.00
27	Loan Document Processing Fee - Consumer	\$35.00
28	Loan Modification Fee (interest rate change, one-time skip payment)	\$35.00
29	Money Orders	\$1.50
30	Mortgage Subordination Agreement	\$50.00
31	NSF Items (checks, debit card purchases, and automatic withdrawals)	
	• Return Item	\$35.00
	• Courtesy Pay Item	\$35.00
	• Deposit Item Return - Check drawn on the member's account at another institution	\$35.00
	• Deposit Item Return - Previously paid mobile/remote deposit check	\$35.00
	• Deposit Item Return - Check from another party	\$5.00
32	Primary Savings Closure (within six months of opening)	\$10.00
33	Returned Statement Fee (avoid fee by notifying the credit union immediately of all address changes)	\$5.00
34	Safe Deposit Boxes	
	• 3 X 5	\$18.00 a year
	• 3 X 10	\$30.00 a year
	• 5 X 10	\$40.00 a year
	• 10 X 10	\$80.00 a year
	• Lost Key	\$25.00
	• Drilled Box	\$250.00
35	Signature Guarantee (for members only)	FREE
36	Skip A Loan Payment	\$35.00
37	Statement Copy	\$5.00
38	Stop Payment Order	\$35.00
39	Transfer Funds	
	• Account-to-Account Transfer	
	- A-to-A Transfer to SCFCU from Other Financial Institution	FREE
	- A-to-A Transfer from SCFCU to Other Financial Institution	\$2.00
	- Failed A-to-A Transfer Fee	\$35.00
	• Express Transfer	
	- Express Transfer to SCFCU from Other Financial Institution	\$10.00
	- Express Transfer from SCFCU to Other Financial Institution	\$10.00
	- Failed Express Transfer Fee	\$35.00
	• Person-to-Person Transfer	
	- P-to-P Transfer from SCFCU Member Account	\$1.00
	- P-to-P Transfer to SCFCU Member Account	\$1.00
	- Failed P-to-P Transfer Fee	\$35.00
40	Travel Money Card	\$5.00
41	Visa Gift Card	
	• Over-the-Counter	\$3.95
42	Wincentive Savings Account (\$40)	
	• First withdrawal	\$10.00
	• Second withdrawal	\$25.00
43	Wire Transfer	
	• Outgoing Within USA	\$20.00
	• Incoming	\$10.00