

# Service Charges

## Checking Accounts

Check Copy	\$2.00 per check
Check Printing	Price depends upon style
Courtesy Pay	\$30.00 each
Credit Union Custom Checks	\$8.50 per box
Excessive Overdraft Transfers	\$5.00 per transfer
Non-Sufficient Funds/NSF (Returned Check)	\$30.00 per check
Stop Payment	\$30.00 per check
Temporary Checks	\$2.00 / set of 4

## Online/Telephone Banking Services

Online Banking	Free
Bank-by-Phone	Free
Bill Pay	Free
Bill Pay Stop Payment (member initiated)	\$30.00 each
Bill Pay Check Copy	\$2.00 each

## Savings Accounts

Multiple Accounts	\$2.00 per month
Money Market Account Below \$2,500 Minimum Balance	\$10.00 per month

## Electronic Services

### ATM Withdrawals--

SFEFCU, Publix & CO-OP Network ATMs	Free
Non SFEFCU/Publix/CO-OP ATMs	\$1.00 per transaction
Point-of-Sale Purchases	Free
ATM Photo	Price depends upon service provider

ACH Returns (Non-Sufficient Funds/NSF)	\$30.00 per item
ACH Stop Payments	\$30.00 per item

International Foreign Currency Conversion and International Service Assessment	Up to 1% of transaction
---	-------------------------

These are network charges that apply in processing international transactions. The transaction and the assessment service charge will show as two (2) separate transactions on your statement and will be as follows:

**Single-currency transactions:** 0.80% will be charged for transactions that you conduct in a foreign country when the merchant accepts the transaction in US currency rather than the currency of their country.

**Multi-currency transactions:** 1% will be charged for transactions in a foreign country when the merchant accepts the transaction in non-US currency (usually their own country's currency).

Networks are required to convert the currency during the settlement process to US currency so that the transaction may be posted to your account.

Incoming Wire Transfer of Funds	\$10.00 per wire
International Wire Transfer Tracer	\$25.00 per wire
International Wire Transfer Amendments	\$25.00 per wire
Outgoing Wire Transfer of Funds	
• Domestic	\$25.00 per wire
• International	\$50.00 per wire

## Card Replacement/Production

After 1 card has been reissued within a 12 month period	\$10.00
Special Handling Requests	Price depends upon service

## Account Balancing

Within a 12 month period	First time Free
Second time	\$10.00 per hour
Third time	\$20.00 per hour
(Minimum charge is one hour)	

## Collections

Bond Coupons (Processed)	\$22.00 per envelope
Bond Coupons (Returned)	\$30.00 per envelope
Correspondent Bank Service Charge	Determined by correspondent bank
Domestic Collections	\$25.00 per item*
Foreign Collections Sent by U.S. Mail	\$50.00 per item*
Foreign Collections Sent by SFEFCU Courier	\$10.00 per item
Garnishments, Levies and Court Orders	\$50.00 each
Returned International Items	\$40.00 per item

\*Additional charges for postage may be incurred.

## Safe Deposit Box Annual Lease

Box sizes:			
3 x 5	\$ 30.00	5 x 10	\$ 70.00
5 x 5	\$ 40.00	10 x 10	\$110.00
3 x 10	\$ 50.00	10 x 15	\$150.00
Safe Deposit Box Drilling		Minimum	\$150.00
Lost Key Replacement			\$ 10.00

## Other Services

Account Number Change	\$35.00
Cashier's Check	\$5.00 per check
Checking ID Change	\$28.00
Copies of Deposited Checks	\$10.00 per check
Copies of Teller/Cashier's Checks	\$3.00 per check
Copies of Savings Bonds	\$5.00 per item
Coin Processing	\$10.00 per half-hour
(If more than two SFEFCU issued one-gallon plastic bags are processed)	
Deposited/Cashed Returned Check	
• Check from a Third Party	\$5.00 per check
• Your Own Check	\$20.00 per check
Dormant Account (12 month inactivity)	\$5.00 per month
Negative Balance	
(after 5 days; 10 day maximum)	\$1.00 per day
Non-member notarization when accompanied by member	\$5.00
Pre-Statement	\$2.00 per statement
Research	\$15.00 per hour
Statement Copy (1 <sup>st</sup> copy free)	\$2.00 per copy
Stop Payment on Cashier's Checks (must qualify for indemnification)	\$20.00 per check



# Business FREE Checking Service Charges Schedule

## Checking Accounts

Check Copy	\$2.00 per check
Check Printing	Price depends upon style
Credit Union Custom Checks	\$8.50 per box
Excessive Overdraft Transfers	\$5.00 per transfer
Monthly Service Charge	None
Non-Sufficient Funds/NSF (Returned Check)	\$30.00 per check
Stop Payment	\$30.00 per check
Temporary Checks	\$2.00 / set of 4

## Online/Telephone Banking Services

Online Banking	Free
Bank-by-Phone	Free
Bill Pay	Free
Bill Pay Stop Payment (member initiated)	\$30.00 each
Bill Pay Check Copy	\$2.00 each

## Transaction/Limitations

Cash Deposits (per \$100 daily)	\$0-\$2,500 = Free >\$2,500 = \$0.10
Cashier's Check	\$5.00 per check
Coin Processing (If more than two SFEFCU issued one-gallon plastic bags are processed)	\$10.00 per half-hour
Coin Purchase	\$0.10 per roll
Currency Purchase	\$0.10 per \$100
Debit and Credit items (per month)	0-250 = Free >250 = \$0.25 per item

## Account Balancing

Within a 12 month period	First time Free
Second time	\$10.00 per hour
Third time	\$20.00 per hour
(Minimum charge is one hour)	

## Card Replacement/Production

After 1 card has been reissued within a 12 month period	\$10.00
Special Handling Requests	Price depends upon service

## Collections

Bond Coupons (Processed)	\$22.00 per envelope
Bond Coupons (Returned)	\$30.00 per envelope
Correspondent Bank Service Charge	Determined by correspondent bank.
Domestic Collections	\$25.00 per item*
Foreign Collections Sent by U.S. Mail	\$50.00 per item*
Foreign Collections Sent by SFEFCU Courier	\$10.00 per item
Garnishments, Levies and Court Orders	\$50.00 each
Returned International Items	\$40.00 per item

\*Additional charges for postage may be incurred.

## Electronic Services

### ATM Withdrawals--

SFEFCU, Publix & CO-OP Network ATMs	Free
Non SFEFCU/Publix/CO-OP ATMs	\$1.00 per transaction
Point-of-Sale Purchases	Free

## Electronic Services (Continued)

ATM Photo	Price depends upon service provider
ACH Returns (Non-Sufficient Funds/NSF)	\$30.00 per item
ACH Stop Payments	\$30.00 per item
International Foreign Currency Conversion and International Service Assessment	1% of transaction

These are network charges that apply in processing international transactions. The transaction and the assessment service charge will show as two (2) separate transactions on your statement as follows:

Single-currency transactions: 0.80% will be charged for transactions that you conduct in a foreign country when the merchant accepts the transaction in US currency rather than the currency of their country.

Multi-currency transactions: 1% will be charged for transactions in a foreign country when the merchant accepts the transaction in non-US currency (usually their own country's currency). Networks are required to convert the currency during the settlement process to US currency so that the transaction may be posted to your account.

### International Wire Transfer of Funds

- Incoming \$10.00 per wire
- Outgoing \$50.00 per wire

### International Wire Transfer Tracer

\$25.00 per wire

### International Wire Transfer Amendments

\$25.00 per wire

### U.S. Wire Transfer of Funds

- Incoming \$10.00 per wire
- Outgoing \$25.00 per wire

## Safe Deposit Box Annual Lease

Box sizes:

3 x 5	\$ 30.00	5 x 10	\$ 70.00
5 x 5	\$ 40.00	10 x 10	\$110.00
3 x 10	\$ 50.00	10 x 15	\$150.00

Safe Deposit Box Drilling

Minimum \$150.00

Lost Key Replacement

\$ 10.00

## Other Services

Account Number Change	\$35.00
Checking ID Change	\$28.00
Copies of Deposited Checks	\$10.00 per check
Copies of Teller/Cashier's Checks	\$3.00 per check
Copies of Savings Bonds	\$5.00 per item
Deposited/Cashed Returned Check	
• Check from a Third Party	\$5.00 per check
• Owner's Check	\$20.00 per check
Dormant Account (12 month inactivity)	\$5.00 per month
Negative Balance (after 5 days; 10 day maximum)	\$1.00 per day
Notarization for non-member when combined with member	\$5.00
Pre-Statement	\$2.00 per statement
Research	\$15.00 per hour
Statement Copy (1 <sup>st</sup> copy free)	\$2.00 per copy
Stop Payment on Cashier's Checks (must qualify for indemnification)	\$20.00 per check



# Business PLUS Checking Service Charges Schedule

## Checking Accounts

Check Copy	\$2.00 per check
Check Printing	Price depends upon style
Credit Union Custom Checks	\$8.50 per box
Excessive Overdraft Transfers	\$5.00 per transfer
Monthly Service Charge if balance is <\$5,000	\$10.00
Non-Sufficient Funds/NSF (Returned Check)	\$30.00 per check
Stop Payment	\$30.00 per check
Temporary Checks	\$2.00 / set of 4

## Online/Telephone Banking Services

Online Banking	Free
Bank-by-Phone	Free
Bill Pay	Free
Bill Pay Stop Payment (member initiated)	\$30.00 each
Bill Pay Check Copy	\$2.00 each

## Transaction/Limitations

Cash Deposits (per \$100 daily)	\$0-\$5,000 = Free >\$5,000 = \$0.15
Cashier's Check	\$5.00 per check
Coin Processing (If more than two SFEFCU issued one-gallon plastic bags are processed)	\$10.00 per half-hour
Coin Purchase	\$0.10 per roll
Currency Purchase	\$0.10 per \$100
Debit and Credit items (per month)	0-400 = Free >400 = \$0.25 per item

## Account Balancing

Within a 12 month period	First time Free
Second time	\$10.00 per hour
Third time	\$20.00 per hour
(Minimum charge is one hour)	

## Card Replacement/Production

After 1 card has been reissued within a 12 month period	\$10.00
Special Handling Requests	Price depends upon service

## Collections

Bond Coupons (Processed)	\$22.00 per envelope
Bond Coupons (Returned)	\$30.00 per envelope
Correspondent Bank Service Charge (for collection items)	Determined by correspondent bank.
Domestic Collections	\$25.00 per item*
Foreign Collections Sent by U.S. Mail	\$50.00 per item*
Foreign Collections Sent by SFEFCU Courier	\$10.00 per item
Garnishments, Levies and Court Orders	\$50.00 each
Returned International Items	\$40.00 per item

\*Additional charges for postage may be incurred.

## Electronic Services

### ATM Withdrawals--

SFEFCU, Publix & CO-OP Network ATMs	Free
Non SFEFCU/Publix/CO-OP ATMs	\$1.00 per transaction
Point-of-Sale Purchases	Free

## Electronic Services (Continued)

ATM Photo	Price depends upon service provider
ACH Returns (Non-Sufficient Funds/NSF)	\$30.00 per item
ACH Stop Payments	\$30.00 per item
International Foreign Currency Conversion and International Service Assessment	1% of transaction

These are network charges that apply in processing international transactions. The transaction and the assessment service charge will show as two (2) separate transactions on your statement as follows:

Single-currency transactions: 0.80% will be charged for transactions that you conduct in a foreign country when the merchant accepts the transaction in US currency rather than the currency of their country.

Multi-currency transactions: 1% will be charged for transactions in a foreign country when the merchant accepts the transaction in non-US currency (usually their own country's currency). Networks are required to convert the currency during the settlement process to US currency so that the transaction may be posted to your account.

### International Wire Transfer of Funds

- Incoming \$10.00 per wire
- Outgoing \$50.00 per wire

### International Wire Transfer Tracer

\$25.00 per wire

### International Wire Transfer Amendments

\$25.00 per wire

### U.S. Wire Transfer of Funds

- Incoming \$10.00 per wire
- Outgoing \$25.00 per wire

## Safe Deposit Box Annual Lease

Box sizes:

3 x 5	\$ 30.00	5 x 10	\$ 70.00
5 x 5	\$ 40.00	10 x 10	\$110.00
3 x 10	\$ 50.00	10 x 15	\$150.00

Safe Deposit Box Drilling

Minimum \$150.00

Lost Key Replacement

\$ 10.00

## Other Services

Account Number Change	\$35.00
Checking ID Change	\$28.00
Copies of Deposited Checks	\$10.00 per check
Copies of Teller/Cashier's Checks	\$3.00 per check
Copies of Savings Bonds	\$5.00 per item
Deposited/Cashed Returned Check	
• Check from a Third Party	\$5.00 per check
• Owner's Check	\$20.00 per check
Dormant Account (12 month inactivity)	\$5.00 per month
Notarization for non-member when combined with member	\$5.00
Pre-Statement	\$2.00 per statement
Research	\$15.00 per hour
Statement Copy (1 <sup>st</sup> copy free)	\$2.00 per copy
Stop Payment on Cashier's Checks (must qualify for indemnification)	\$20.00 per check

