

SLCU FEE SCHEDULE: COMMON FEATURES



ByLaw Requirements: You must complete payment of one share into your Share Savings account(s) as a condition of admission to membership. The par value of a share is \$5.00. If the balance in your Share Savings account falls below the par value of one share and you do not increase the balance to at least \$5.00 your account may be subject to closure.

National Credit Union Administration (NCUA) Insurance: This credit union is federally insured by the National Credit Union Administration.

Limits and Fees: The following fees may be assessed against your account and the following transaction limitation, if any, apply to your account.

Effective 02/01/2012

Debit Card/ATM Card

Replace Lost Card	\$7.00
Replace Lost PIN	\$2.00
ATM Cash Withdrawal	\$2.00 per withdrawal
	<i>in excess of 10 per month</i>
ATM Cash Withdrawal Limit.....	\$400.00 per day
Foreign (non-SLCU) Card Surcharge at Proprietary ATMs	\$2.00 per transaction
	<i>excluding Glenwood Drive-Up</i>
Debit Card Purchase Limit.....	\$1000.00 per day
ATM Empty Envelope Deposit	\$50.00 per occurrence

Checking

Basic/Classic Maintenance Fee	\$2.00 per month
Automatic Transfer of Funds	\$2.00 per transaction
	<i>(savings to checking)</i>
Check Printing	varies, depending on style ordered
Value Checking <i>(requires \$500 daily minimum balance)</i>	
Below Minimum Balance Fee.....	\$5.00 per month
Select Checking <i>(requires \$2,500 daily minimum balance)</i>	
Below Minimum Balance Fee.....	\$25.00 per month

NSF/Overdraft

Non-Sufficient Funds	\$35.00 per item
	<i>(includes all Checking, ATM, Debit, and ACH transactions)</i>
Overdraft Advance.....	\$35.00 per item
Overdraft Advance Limit.....	\$400.00
	<i>(including all fees)</i>
Checks Deposited & Returned NSF.....	\$10.00 per item

Statements

Monthly	
Paper Statement Maintenance Fee.....	\$2.00 per month
Quarterly <i>(savings only)</i>	
Paper Statement Maintenance Fee.....	\$2.00 per quarter
Return Statement Fee.....	\$5.00 per statement
	<i>(where no address is provided)</i>

Certified/Cashier's Checks/Money Orders

Certified Check.....	\$5.00
Classic Account Certified Check.....	\$2.00
Cashier's Check.....	\$2.00
Money Order.....	\$3.00
Classic Account Money Order.....	\$2.00

Copies

Statement Copies.....	\$5.00 per statement period
	\$3.00 per partial statement period
Personal or Corporate Check Copies.....	\$2.00 per item
Personal Check Copies via on-line account access	FREE

Western Union/Wire Transfer

Domestic Western Union.....	\$60.00 per request
Domestic Outgoing Wire Transfer.....	\$40.00 per request

Phone Transfers/Balance Inquiry

Balance Inquiry.....	*\$2.00
Phone Transfer.....	*\$2.00
	<i>*The credit union, at its discretion, may charge this fee to member's who abuse this service.</i>

Stop Payments/Receipts

Stop Payments (all items)	\$20.00 per request
Receipt(s) Mailed	\$2.00 per request

Loans/*VISA

Loan/ VISA Late Fee	\$25.00
	<i>for payments received after 10-day grace period</i>
	*VISA Late Fee effective March 7, 2012

*Safe Deposit Boxes

3 x 5 Box.....	\$16.00
5 x 5 Box.....	\$24.00
3 x 10 Box	\$36.00
5 x 10 Box	\$46.00
10 x 10 Box (Brooklyn Center only).....	\$60.00
	<i>*Safe deposit boxes are located in the Brooklyn Center and Glenwood locations only.</i>

Bill Pay

Bill Pay: 3 or more paid in a month	FREE
Bill Pay: less than 3 paid in a month.....	\$6.00

Coin Counting: Savage & St. Paul

Coin Counting	2% if over \$50.00
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Miscellaneous

Share Savings Only Minimum Balance	\$2.00 per month
	<i>with less than \$100.00 balance</i>
Account Balancing Assistance.....	\$25.00 per hour
	<i>\$25.00 minimum</i>
Account Closed within Six Months of Opening	\$25.00
Garnishments, Executions & Levies.....	\$35.00
Dormant Accounts.....	\$10.00 per month

Foreign Items

Foreign Items (over \$10.00) Deposited	\$7.00 per item
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Non-Member Check Cashing

Non-member Cashing an SLCU Member	
Check or SLCU Corporate Check.....	\$5.00 per \$100.00
	<i>or any part thereof</i>