

Schedule of Fees & Charges

Savings Accounts

Closing Fee (within 90 days of opening) \$10.00

Checking Accounts

Per Occurrence

Minimum Balance to Open \$30.00

FREE LUV Checking Account Free

NSF Check (per check) \$32.00

Stop Payment \$32.00

Stop Payment (credit union check) \$32.00

Teller Checks (payable to member) Free

Cashier's Checks \$2.00

Copy of Monthly or Quarterly Statement \$2.00

Copy of Personal Processed Check (2 free per month) \$2.00

Copy of Credit Union Issued Check \$3.00

Account History (mini statement) \$2.00

Overdraft Transfer from Savings (per transaction) \$5.00

Overdraft Protection from Loan (per transaction) \$5.00

Check Printing varies by style

ATM/Debit Card and Telephone Banking

ATM/Debit Card (lost card replacement) \$10.00

ATM/Debit Card (lost card replacement - rush) \$35.00

Telephone Banking Free

Home Banking Internet Account Access Free

Online Bill Pay

Per Occurrence

Same Day Payment (electronic) \$9.95

Same Day Payment (paper check) \$14.95

Account-to-Account Payment Free

Online Bill Pay Stop Payment \$32.00

Other Fees

Per Occurrence

Non-Sufficient Funds Caused by an ACH or Recurring Debit Transaction \$32.00

Checks Drawn on Another Financial Institution and Returned to CU (fee on each returned check) \$32.00

Courtesy Pay Fee (Check, Bill Pay, ACH, etc.) \$30.00

Domestic Outgoing Wire Transfer \$25.00

Foreign Check Collection \$15.00

Extensive Account Research (one hour minimum) \$25.00 per hr

Bad Address Fee (per month) \$5.00

Inactivity Fee - no activity for 6 months (per month) \$5.00

ACH Debit Origination Free

ACH Debit Origination Return Item \$32.00

Fed Ex Overnight \$10.00

Levy/Garnishment Administration \$40.00

Paper Statement (waived for the first 60 days the account is opened and for members under the age of 18 and over the age of 65) \$2.00

Payment Via Debit Card (through www.swacu.org) \$10.00

Payment Via Debit Card (over the phone) \$12.00

Escheat Fee \$50.00