



CONSUMER SCHEDULE OF FEES

(Effective May 5, 2026)

SERVICE CHARGES

CHECKING ACCOUNTS

No Fee and On The Go Checking.....	None
Non-Interest Checking.....	None
Eagle Checking.....	None
Gateway Checking.....	None
High Rate Checking.....	\$6.00 ¹
<i>(If average minimum balance per statement cycle falls below \$5,000)</i>	
Relationship Checking.....	\$15.00 ¹
<i>(If average minimum balance per statement cycle falls below \$2,500)</i>	

MONEY MARKET ACCOUNTS

Money Market.....	\$10.00 ¹
<i>(If average minimum balance per statement cycle falls below \$1,000)</i>	

SAVINGS ACCOUNTS

Savings Accounts.....	\$3.00 ¹
<i>(Fee applies to Ultra, Independent and Eagle Savings accounts if average minimum balance per statement cycle falls below \$100. Waived with selection of eStatements).</i>	
Ultra Savings.....	\$25.00 per debit fee
<i>(After 2 FREE withdrawals or transfers per statement cycle.)</i>	
Statement, Passbook and Club Accounts.....	None

SERVICE FEES

CERTIFICATES & IRAS

Monthly Maintenance (All Terms).....	None
IRA Trustee Transfer Fee.....	\$30.00

WIRE TRANSFERS

Incoming Wire Fee.....	None
Domestic Wire Fee.....	\$25.00
International Wire Fee.....	\$50.00

OVERDRAFT (CHECKING & SAVINGS)

Non-Sufficient Funds Fee – Paid.....per presentment of item.....	\$25.00 ²
Unavailable Funds Fee – Paid.....per presentment of item.....	\$25.00 ²
Non-Sufficient Funds Fee - Returned...per presentment of item.....	\$27.00 ²
Unavailable Funds Fee – Returned...per presentment of item.....	\$27.00 ²
Overdraft Transfer Fee.....	\$3.00 each transfer

¹Per statement cycle.

²Fee applies to items created by check, in-person withdrawal, ACH withdrawal, ATM withdrawals, or other electronic means. If an item is returned as non-sufficient funds or unavailable funds, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a non-sufficient or unavailable funds fee for each time the item is presented and returned as non-sufficient or unavailable funds unless on any re-presentation of the item, the item is paid. However, if the payment causes an overdraft your account will then be charged the applicable overdraft fee (non-sufficient funds fee – paid).

SERVICE FEES, continued

ATM/DEBIT CARD

Maintenance Fee.....	None
Non-SMCU ATM Transaction Fee.....	\$1.50 each
<i>(Additional fees may be charged by other financial institutions outside of our surcharge-free network of about 37,000 ATMs.)</i>	
MasterCard®	
Cross Border Fee.....	0.9% per transaction
Foreign Conversion Fee.....	0.2% per transaction
Replacement Card Fee.....	\$10.00
Expedited Debit Card Fee.....	\$75.00

ELECTRONIC BANKING

Regularly Scheduled Bill Payments.....	None
Same Day Bill Payment Fee.....	\$10.00
eStatements.....	None
Mobile Banking Fee.....	None
Mobile Deposit Fee.....	None
Online Banking Fee.....	None

MISCELLANEOUS

Abandoned Property Fee.....	\$75.00 per account
Account Reconciliation Fee.....	\$25.00 per hour
<i>(\$15.00 minimum.)</i>	
ACH Transaction Fee.....	None
Check Copy Fee.....per item	\$4.00
Check Orders.....	Fee may vary
Returned Deposited Item Fee.....per item	\$7.14
Foreign Check Collection Fee.....	Fees may vary
Account Inactivity Fee.....	\$3.00 ¹
Levy Fee (Per Levy).....	\$30.00
Lost Passbook Fee.....	None
Money Order Fee.....	\$1.00
Notary Fee.....	None
Official Check Fee.....	\$3.00
Research Fee.....	\$25.00 per hour or Regulatory Guidelines
<i>(\$15.00 Minimum Fee)</i>	
Return Mail Fee.....	\$5.00 ¹
Signature Guarantee Fee.....	None
Statement Copy Fee.....	\$4.00
Stop Payment Fee (ACH or Check).....	\$25.00 per item
<i>(Includes Official Checks and Money Orders)</i>	