



Space Coast Credit Union provides members with basic financial services at the most favorable rates and terms possible. Because we are a not-for-profit organization, we've been able to keep our fees on our services to a minimum. Members and their households who fully participate in the cooperative either by loan or deposit relationships or qualifying account activity have many of the fees waived at the Premier, Elite and Diamond Elite Member Rewards participation level.

<b>Deposit Accounts</b>		
Free Checking		Free
Interest Checking, balance below \$1,500 any day during the month	per month	\$15
Investor's Money Market, balance below \$15,000 any day during the month	per month	\$15
Money Market Checking, balance below \$5,000 any day during the month	per month	\$25
Money Market Savings, balance below \$2,500 any day during the month	per month	\$10
New Directions/Fresh Start Checking, monthly maintenance fee	per month	\$12
Premium Investor's Money Market, balance below \$50,000 any day during the month	per month	\$25
Automatic Overdraft Transfer Fee (to cover checks, automatic payments, transfer of funds and point-of-sale)	per transfer	\$10
Non-sufficient Funds (NSF) Fee	per transfer	\$30
Returned deposited (to me from me) checks drawn on another institution		\$30
Overdraft Privilege, per item paid <sup>1</sup>		\$30
Savings Account Only (Balance below \$300 min. during the month)		\$5
SCCU Membership Fee, when opening account		\$5
Uncollected Funds Fee		\$30

<b>Services</b>		
Account Reconciliation (by appointment)	per hour	\$20
Account Research	per hour	\$15
Bond Coupon Redemption	per envelope	\$5
Check Cashing Fee (if amount of cash returned exceeds amount on deposit)		\$5
Check Copy/Inquiries (If produced by SCCU. You may print out free copies any time from Online Banking)		\$2
Coin Processing Fee		Free
Consumer Loan Late fee (as provided in promissory note)		\$30
Copy of Official/Credit Union Check		\$3
Copy Service	per page	\$0.25
Counter Checks (Temporary Checks)	per page	\$1.00
Dormant Fee (no member generated activity in 24 months)	per month	\$5
E- Statements (Online statements)		Free
History of Account		\$2
Incoming Wires		\$10
Levies and Writs	per document	\$75

Loan modification fee (Refinances of existing SCCU loans over \$5,000- non real estate) Note: Loans under \$5,000 are not eligible for refinance	\$50
Money Orders	\$4
Notary Service	\$3
Outgoing Wires (Domestic)	\$25
Outgoing Wires (Outside U.S.)	minimum \$40
Optional Paper Statements	per mailed statement \$5
Rejected Checks due to third party printing	per item \$2
Returned Check Fee on checks that are deposited	\$5
Safe Deposit Boxes	3x5 \$60
	5x5 \$80
	3x10 \$90
	5x10 \$110
	10x10 \$185
Safe Deposit Box Rental Late Fee	\$5
Safe Deposit Box Key Replacement	minimum \$10
Safe Deposit Drilling Fee	minimum \$100
Signature Guarantee	\$10
Statement Copies (If produced by SCCU. You may print out free copies any time from Online Banking)	\$5
Stop Payment	\$30
Stop Payment on Official/Credit Union Check	\$30
Subordination Fee (\$75 if new 1 <sup>st</sup> Mortgage is with SCCU)	\$150
Telephone Balance Inquiries/Withdrawals/Transfers (non Call-24)	\$1
Teller Checks	\$4
Verification of Deposit (mail or fax) (Non-expedited)	\$15
Verification of Deposit (mail or fax) (Expedited)	\$25
Visa Gift Cards	\$5
<b>ATM Fees</b>	
Foreign ATM Transaction Fee (fee charged by SCCU for using a non-SCCU ATM)	\$2.50
Overdrawn account through Point of Sale (POS)	\$30
<b>Credit and Debit Card</b>	
Late credit card payment fee (excluding 25 day grace period)	\$30
Non-sufficient funds for Debit Card purchases	\$30
Priority card issuance	per card \$18
Sales draft copy	\$20
<b>Online Banking Services</b>	
Online Bill Payer Service	Free
Bill Payer Expedited Payment Option	\$9.95
Person-to-person online personal payment	\$.50
Quickbooks Direct Connect	per month \$15
External Account Transfer into an SCCU account	Free
External Account Transfer out of SCCU account to another institution	\$2
External Account Transfer Failed Transaction Fee (non-sufficient funds)	\$30

1. The fee will be charged if the account is negative more than \$5.00.