

Susquehanna Valley FCU

SCHEDULE OF FEES & CHARGES

Effective June 1, 2017

STANDARD, PREMIUM AND REBATE CHECKING

Monthly Service Charge (Standard, Premium and Rebate Checking)	None
Minimum Balance (Standard and Rebate)	None
Minimum Balance (Premium)	\$1,000.00
Below Minimum Monthly Balance Fee (Premium only)	\$10.00
Non-Sufficient Funds (NSF) Charge	\$35.00
NSF Daily Maximum	\$140.00
Stop Payment (per item)	\$10.00
Stop Payment of Series of Checks	\$20.00
Check Copy	\$2.00
Certified Share Draft	\$5.00
Cashier's Check	\$5.00
Teller's Check	2 free per day; each additional \$5.00
Temporary Checks	\$0.20 Each Over 5
Account Balance Assistance and Account Research (per hour)	\$30.00
Special Handling Fee	\$25.00
Returned Deposit Item	\$30.00
Personal Checks (Standard)	Per Catalog
Personal Checks (Premium & Rebate)	Limited Free

MONEY MARKET DRAFT

Minimum Balance	\$2,500.00
Below Minimum Balance Fee (monthly)	\$10.00
Non-Sufficient Funds (NSF) Charge	\$30.00
Excessive Withdrawal Fee (in excess of six per month, each)	\$20.00
Stop Payment (per item)	\$10.00
Stop Payment of Series of Checks	\$20.00
Check Copy	\$2.00

ATM/VISA CHECK CARD SERVICES

Monthly Fee	None
Withdrawals	First 10 per Month Free/\$1.00 Each Additional
Deposits, Inquiries & Point-of-Sale Transactions	FREE
Non-Sufficient Funds (NSF) Charge	\$35.00
Empty Envelope Deposit	\$35.00
Deposit Returned Unpaid	\$35.00
Deposit Adjustment	\$2.00
Replacement Cards (each additional card if more than one card is requested within six months)	\$5.00
Expedited Replacement Cards	Cost + \$5.00
Debit Card Stop Pay	\$10.00 (per Merchant)

ACH/ELECTRONIC SERVICES

Non-Sufficient Funds (NSF) Charge	\$35.00
Stop Payment	\$10.00
Wire Transfers	
Incoming	FREE
Outgoing – Domestic Only	\$20.00
Western Union Domestic Only	\$20.00
Electronic Bill Payer	
Standard Checking.....	6 Free/\$0.50 each additional
Premium and Rebate Checking.....	20 Free/\$0.50 each additional
Stop Payment of Bill Payer Check	\$10.00
Merchant Returns	\$5.00

LENDING FEES

Late Payment Fee – Consumer Loans (14 or more days)	\$30.00
Late Payment Fee – Real Estate Loans (14 or more days)	5% of payment or \$30.00, whichever is greater
Skip a Month	\$20.00 for loans with monthly payment \$75 and under; \$40.00 per loan all others
Real Estate Loan Application Fee.....	\$25.00 to be returned at closing
Real Estate Loans	All Applicable
Returned Check Charge	\$30.00

VISA CREDIT CARD

Late Payment Fee (10 or more days)	\$20.00
Replacement Cards	\$5.00
Returned Check Charge	\$25.00

OTHER FEES

Visa Gift Cards, each	\$2.00
Foreign Currency Service	\$8.00 Handling Fee plus Shipping Charge
Incorrect (Bad) Address Fee	\$5.00 after 2 months – per item
Monthly Mailed Statement Fee	\$1.00 per month
Notary.....	FREE
Signature Guarantee	FREE
Telephone Banking (ART).....	FREE
Online Banking	FREE
Mobile Banking	FREE

INACTIVE ACCOUNTS

After 1 Year	\$5.00 per month
Escheat Processing.....	\$50.00

Federally Insured by NCUA



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