



Fee Schedule

effective 12/19/18

Billpay (STCU's online billpay fees may be in addition to other fees listed.)

Stop payment	\$25 per item
Expedited same day electronic payment	\$3 per item
Expedited overnight check	\$20 per item

Cashier's Checks

Fee for members (payable to self)	None
Fee for members (payable to other)	\$3 per item

Coin Counting Services

Fee for members (excluding minors, non-profits and amounts less than \$200)	2% of coin amount
Fee for non-members	15% of total amount

Debit Card

Card replacement	\$5 (rush delivery extra)
PIN replacement	\$2
Recurring payment stop	\$5
Transaction copy request	\$12
Foreign transaction fee	2% of foreign transaction amount

Dividend Checking

Monthly service charge	\$5
------------------------	-----

Excess Item Fee (Reg D)

\$5 first 3 items, \$15 for additional items

Foreign Currency Delivery

Standard	\$12 per package
Overnight	\$15 per package

Garnishment Processing

\$75 per garnishment

Inactive Account (members 18 and older)

\$2 per account (monthly)

IRA Outgoing Transfer

\$20

Loan Fees

Repossession	\$100
Skip payment	\$30

Loan Payment by Debit Card

\$10

Membership Fee

18 and older	\$10
Student 18 and older	\$5
Under 18	None
Community Business Partner	None
Online	None
Educators	None
Maximum membership fee at account opening	\$20 (excludes business accts)

Money Order	\$2 per item
--------------------	--------------

Notary Service (for member)	None
------------------------------------	------

Overdrafts

Cash advance fee (transfer from credit card)	Either \$5 or 3% of the amount of each cash advance, whichever is greater
--	---

NSF item paid fee (created by check, ACH and debit transactions)	\$29
--	------

NSF item returned	\$29
-------------------	------

Research

Copy of statement	\$25 per hour w/\$5 minimum
Check copies (99 items or less)	\$2
Check copies (100 or more)	Research fee
Rush request (next day, 10 items max)	Research fee + \$1.50 per item
	Research fee + add'l \$25

Returned Item

Deposited checks	\$15 per item
Incorrect address fee	\$5 per month

Safe Deposit Box

3 in. x 5 in. box	\$30 per year
5 in. x 5 in. box	\$35 per year
3 in. x 10 in. box	\$40 per year
5 in. x 10 in. box	\$60 per year
10 in. x 10 in. box	\$90 per year
Lost one key	\$15
Lost both keys	\$250
Late fee	\$25

Stop Payment

\$25 per item

Wire Transfers

Incoming wire transfer	None
Outgoing wire transfer	\$25 per transfer

Federally insured by NCUA