



Fee Schedule

effective 04/01/2021

Billpay (STCU's online billpay fees may be in addition to other fees listed.)	
Stop payment	\$25 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)
Recurring payment stop	\$5
Foreign transaction fee	2% of transaction (made in/merchants located in foreign country)
Dividend Checking	
Monthly service charge	\$5
Excess Item Fee	
(after 6 transfers)	\$5 each, first 3 items, \$15 for each additional item
Foreign Currency Delivery	
Deposit of currency (less than \$500 USD)	\$10
Order of currency (less than \$500 USD)	\$10
Priority shipping	\$10
Garnishment Processing	
	\$75 unless limited by state law
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	\$3 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 per declined transaction
Research	
Rush request (next day, 10 items max)	\$25 per hour w/\$5 minimum Research fee + add'l \$25
Returned Item	
Deposited checks	\$15 per item
Incorrect address fee	\$5 per month
Safe Deposit Box	
2 in. x 5 in. box	\$25 per year
3 in. x 5 in. box	\$30 per year
4 in. x 5 in. box	\$30 per year
5 in. x 5 in. box	\$35 per year
2 in. x 10 in. box	\$40 per year
3 in. x 10 in. box	\$40 per year
4 in. x 10 in. box	\$50 per year
5 in. x 10 in. box	\$60 per year
6 in. x 10 in. box	\$70 per year
9 in. x 10 in. box	\$80 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