

Southwest Research Center Federal Credit Union

Effective February 2008 COMMON FEE STRUCTURE

ACH Overdraft Fee	\$25.00
ACH Stop Payment	\$25.00
ATM Card Replacement	\$5.00
ATM Overdraft Fee	\$25.00
ATM Transaction or Inquiry .	no charge
(6220 or 7215 Culebra Rd only)	
ATM Transaction or Inquiry	
(Foreign Terminal)	\$1.00
Charge for Calling CU Employees	
Instead of ARU	\$1.00
(Southwest Connection)	
Note: No charge for services not available through ARU	
Check Cashing	\$1.00
Unless member has:	
a) a combined total of \$500.00	
on deposit, or	no charge
b) direct deposit, or	no charge
c) a loan, or	no charge
d) a share draft account .	no charge
e) been a member less than 18 months	no charge
f) is under 18 years old .	no charge
g) a check for \$10 or less	no charge
Check Printing .	prices vary
Closing an Account Within 90 Days	
After Opening	\$10.00 (per account)
Collection Item	fees vary
Copy of Bill Pay Check	\$10.00
Copy of Check	\$2.00
Debit Card Overdraft Fee	\$25.00
Debit Card Replacement .	\$5.00
Debit Research: Valid Item	\$15/per item
Fax Fee .	\$5/transmission
Inactive Account Fee .	\$5/Mo.
(This fee applies to share and/or draft accounts with 12 months of inactivity)	
Interim Statement	\$2.00
Less than Three (3) Bills Paid in a Month .	\$5/Mo.
Mail Return Due to Incorrect Address .	\$1 per mo.
Manual Payment/Re-issue of Bill	
Pay Check .	\$20.00
Money Market Account Below	
\$250 Minimum Transaction .	\$15.00

Money Market Monthly Service Fee	\$5.00
(You must maintain a minimum average daily balance of \$2,500 in your account to avoid a service fee. If at any time during the month your average daily balance falls below the required minimum, your account will be subject to a service fee of \$5.00 for that month.)	
Money Order .	\$1.00
NSF Fee on Checking or Bill Pay .	\$25.00
Overdraft Fee	\$25.00
Overdraft Transfer .	\$1.00
Payment Investigation Fee of Bill Pay	\$15/Hour
Photocopying Fee .	\$1/page
Research and/or Balancing of	
Account (per hour) .	\$15.00
Return Item	\$25.00
Tax Levy/Garnishment .	\$25.00
Teller Check .	\$2.00
Traveler's Check	
(regular or 2-party) .	1% of purchase price
Safe Deposit Boxes	
3x5 w/ discount	\$15
. w/out discount	\$30
3x10 w/ discount	\$25
. w/out discount	\$50
5x10 w/ discount	\$50
. w/out discount	\$75
10x10 w/ discount	\$75
. w/out discount	\$100
(All fees listed are annual. Discounted rates are offered to members with a checking account or aggregate deposit balance of \$10,000 or more.)	
Safe Deposit Drilling Fee	\$125
Safe Deposit Key Deposit Fee	\$20
Safe Deposit Late Fee	\$10 for 30 days past due
Signature Guarantee Service	\$25/item
Stop Payment of Bill Pay Check .	\$25.00
Stop Payment of Check	\$25.00
(Any stop payment request for unpaid items must be received before the close of any business day.)	
Stop Payment of Credit Union Teller Check .	\$30/item
(A stop payment request on a CU teller check cannot be placed until 90 days after the date of issuance.)	
Wire Transfer	
In the United States	\$10.00
International	\$35.00
Zipper Money Bag .	\$6/bag