

**Fee Schedule****Effective: January 1, 2014**

|                           |  |
|---------------------------|--|
| Share Overdraft Transfer  | First 3 are FREE<br>\$20 per transfer after that     |
| Share Account Dormant Fee | \$5.00 per month after 12 months of no activity      |
| Share Account Closing     | \$10.00 if closed within three (3) months of opening |

**Stewart's and SEFCU owned ATMs:**

|                                      |                                      |
|--------------------------------------|--------------------------------------|
| ATM Withdrawals (includes transfers) | Withdrawals over 5 per month: \$1.00 |
| ATM Inquiries                        | 75¢                                  |

**Non-Stewart's and SEFCU ATMs:**

|  |  |
|--|--|
| All transactions   | 1.00   |
| Non-Stewart's and SEFCU ATMs:<br>ATM Inquiries                             | 1.00   |
| Below Par (accounts below<br>the required \$10.00 minimum)                 | \$2.00 per month                                     |
| Non Sufficient Funds (NSF)   | \$25.00  |
| Courtesy Pay of NSF check or ACH   | \$25.00  |
| Courtesy Pay of debit card transaction (opt in)                            | \$25.00  |
| Returned check or ACH  | \$25.00  |
| Stop Payment   | \$15.00  |
| Copy of Cancelled Check  | \$4.00 - FREE through<br>Home Banking                |
| Check Printing   | First box FREE<br>varies by style and design         |
| Account Research   | \$20 per hour  |
| Deposited Item Returned  | \$15.00  |
| Outgoing Domestic Wire   | \$15.00  |
| Outgoing International Wire  | \$50.00  |
| Legal Process  | \$20.00  |
| Negative Account Collection  | 50% of balance forwarded                             |
| Official Check   | \$1.00 after one (1)FREE per day                     |
| Check Protest  | \$25.00 per item                                     |
| Monthly Statement Reprint  | \$2.00   |
| Returned Statement (address correction)                                    | \$2.00 per statement                                 |
| Debit Card Replacement   | One (1)FREE per year; \$25.00<br>per card after that |
| VISA Reloadable Card   | \$5.00   |
| <b>Printed Monthly Statement</b><br>***Beginning with March 2014 Statement | <b>\$1.00 per month</b>                              |
| E-Statement  | FREE   |
| Bill Pay   | FREE   |
| <b>NON MEMBER FEES</b>   |  |
| Notary Service   | \$2.00 per item                                      |
| VISA Reloadable Card   | \$10.00  |