



SMSE
FEDERAL CREDIT UNION
Fee Schedule

Share Savings and Share Draft

Must maintain an average daily balance of \$100.00, or have direct deposit, IRA, or Certificate of Deposit, or a Loan with a balance \$3.00 per month

Share Savings and Checking other Account Fees

Account Printout	\$2.00 per page
Overdraft Transfer Fee (from Share Savings)	\$3.00 per transaction
Copy of Check (per check)	\$2.00
Account Reconciliation	\$25.00 per hour
NSF (Non-sufficient Funds) "per item"(Check or ACH)*	\$30.00
Overdraft Privilege (Courtesy Pay)	\$30.00
\$250+ monthly direct deposit (not charge if item is under \$20.00)	
Stop Payment	\$30.00
Stop Payment (Consecutive Series)	\$35.00
Return Item (Check or ACH)	\$30.00
Membership Closing (if closing is during the first year)	\$10.00
Membership Reopening (if deposit is less than \$300)	\$25.00
Escheats	\$35.00
Return Deposit Item	\$10.00
Dormant Account (per year)	\$15.00

ATM/Debit Card Fees

Deposit and Balance Inquiries	No Charge
Replacement Card	\$5.00 after third replacement card \$10.00
Withdrawal and Transactions at Non-SMSE and Non CO-OP ATMs	\$2.00

Six (free) withdrawals allowed per month

Credit Card Fees

Replacement Card	\$30.00
Late Payment	\$25.00
Over Limit	No Charge
Returned Transaction Fee	\$30.00
Rush Fee	\$50.00

Other Fees

Account Research (per hour)	\$25.00
Check Cashing On-us (Non-Member Only)	\$15.00
Coporate Drafts (Cashier's Check) *for members only	\$3.00
Free if payable to the member, or if the amount over \$10,000	
Legal Processing (Garnishments/Levies/Subpoenas)	\$75.00
Domestic Wire	\$20.00
International Wire	\$50.00
Return Mail	\$5.00
Statement Copy (per month)	\$5.00
Shared Branch Withdrawals (three free per month)	\$3.00
Telephone Inquiries *phone banking	No charge
Telephone Inquiries/Transactions (speaking with a rep *per transaction)	\$3.00
Withdrawals from Vacation Club *two per calendar year	\$10.00
Withdrawals from Christmas Club *two per calendar year	\$10.00
Withdrawals from Super Saver *two per month	\$10.00
Foreign Transactions	U.S Conversion Rate

Loans

Loan Payments from a SMSE account	No Charge
Loan Modification	\$35.00
Late Charge	Varies by Type
Returned (Item) Transaction Fee	\$30.00
Skip-A-Pay *per loan	\$35.00
Title Fee	Per Secretary of State