

Fee Schedule

Share / Checking Account Fees

IRA Share Early Withdrawal	The lesser of 10% of funds withdrawn or \$ 250.00 if withdrawn early. A thirty (30) day notification may be required.
Christmas Club Account Early Withdrawal Penalty	The lesser of 10 % of funds withdrawn or \$ 15.00 if withdrawn early
New Account Closure	\$ 5.00 if closes within 6 months of opening date
Return Statement Fee	\$ 5.00 per Statement
Deposit Item Collection Fee	\$ 25.00/Item
Overdraft Fee	\$ 28.00/Item
Courtesy Pay Fee	\$28.00/Item
Check Unpaid/Returned	\$ 28.00/Item
ACH* Withdrawal Paid	\$ 28.00/Item
ACH* Unpaid/Returned	\$ 28.00/Item
ACH* Collection Fee	\$ 28.00/Item
Stop Payment	\$ 15.00/Check Request
Check Printing	Prices may vary depending upon check Style
Copy of Original Cleared Check	\$ 5.00 per copy
Statement Copy/Account History Fee	\$ 3.00 per page
Transfer Shares to Checking	\$ 5.00 per transfer - after three transfers have occurred

Employee Assisted Phone & Inter-office Services

Account Reference / Verification Fee	\$25.00
Written Account Payoff Fee	\$25.00
Account Research / Reconciliation	\$ 20.00 per hour (minimum one hour)

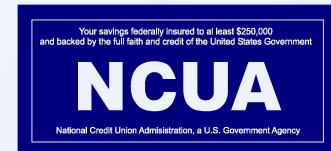
Other Services (Applicable to all accounts)

Wire Transfer - Incoming	\$ 5.00 per wire
Wire Transfer - Outgoing	\$15.00 per wire
Corporate Check Fee	1 Free per day per member - after first check, \$3.00 per check for accounts not maintaining an average daily balance of \$1,000
Copy of Corporate Draft Check	\$ 5.00 per copy
Notary Service to Non-members	\$ 5.00 per document
Bill Payment Services	\$ 5.00 per month after 2 months of no activity
Bill Payment Services Payment Cancellation	\$10.00 per payment cancellation
Replacement Debit Card	\$ 8.00 per card
Debit Card New or Replacement Card Rush Delivery Fee	\$ 10.00 per card
Debit Card New or Replacement Card Next Day Delivery Fee	\$ 55.00 per card
Loan Late Payment Fees	\$ 25.00 effective fifteen days after due date
Loan Cancellation Fee	\$ 50.00
Garnishment / Levy Processing Fee	\$ 25.00

* Automated Clearing House

Truth-in-Savings Disclosure

Share and Checking Accounts



SCOTT ASSOCIATES CREDIT UNION, INC.

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