

## Fee Schedule

Effective: October 1, 2021

### Savings Account Fees

Minimum balance to avoid monthly service fee	\$5.00
Monthly service fee (if minimum balance is not met)	\$2.00
Early closure (accounts closed within first 90 days from open date)	\$25.00
ACH Return item (per automated clearing house transaction)	\$25.00

### Checking Account Fees (No minimum balance, no monthly service fee)

Check orders	At cost
ACH Return item (per automated clearing house transaction)	\$25.00
Courtesy Pay (per transaction and up to max limit of \$750.00)	\$25.00
Non-Sufficient Funds or "NSF" (per transaction)	\$25.00
Overdraft Protection (ATM and everyday one-time debit card transactions)	\$25.00
Overdraft Service (per transfer from savings account)	\$10.00
Stop payment (per transaction / per check)	\$25.00

### Debit Card Fees

Debit card replacement	\$20.00
Debit card replacement - RUSH ORDER (PER CARD)	\$35.00

### Money Orders (\$1,000.00 maximum per money order)

Members	\$3.00
Non-member	\$20.00
Share Branch members	\$5.00

### Notary Service

Members	Free
Non & Share Branch members (per seal / stamp)	\$10.00

### Other Service Fees

Account reconciliation (per hour)	\$10.00
Account research (per hour)	\$10.00
<b>Copy Fees (per page / item)</b>	
Account history / summary	\$1.00
Account monthly statement	\$5.00
Cleared share draft or credit union check (per check)	\$2.00
Personal documents	\$0.25
**Dormant Account (assessed after 5 years of NO ACTIVITY in account)	\$300.00
Fax (per page)	\$1.00
Legal document processing (per legal order, levy, garnishment, subpoena)	\$20.00
Return mail / invalid address	\$1.00

**Prepaid Cards**

Gift Card (members and non-members)	\$2.00 - \$6.95
Reloadable Card (members only)	\$5.50 - \$9.95
Monthly fee without direct deposit	\$3.50
Reloadable fee per transaction	\$4.00
Travel Card	\$5.50 - \$9.95
Reloadable fee per transaction	\$4.00
Monthly fee	No Fee

**Schofield Federal Credit Union Check**

Auto check withdrawal from account (per check)	\$3.00
Members (first check free) - each additional check	\$1.00
Non-member - maximum one check per day, up to maximum \$5,000.00	\$20.00
Share Branch members (first check free) - each additional check	\$5.00

**Western Union****Domestic**

Members	\$25.00
Share Branch & Non-members	\$35.00

**International**

Varies

**Wires****Domestic Outgoing**

Members	\$25.00
Share Branch & Non-members	\$35.00

**International Outgoing**

Members	\$35.00
Share Branch & Non-members	\$45.00

**Incoming**

Members	No Fee
Share Branch & Non-members	\$20.00

**Automatic Teller Machine (ATM) Withdrawal Transaction Fees**

Schofield FCU Debit Cards used at any Schofield Federal Credit Union, Bank of Hawaii or American Savings Bank	No Fee
All other ATM's (fee is per transaction and, in addition to ATM Institution fee)	\$1.00
International	1% of amount withdrawn

\*\*Hawaii statutes require that after 5 years of inactivity and no member contact, any account balances must be turned over to State of Hawaii. Activity does not include Credit Union initiated transactions such as dividend payments, service charges, etc.

**All fees subject to change without notice.**