

Schedule of Fees

Effective: July 1, 2023

Share (Savings) Account

Minimum balance to avoid monthly service fee	\$5.00
Monthly service fee (if minimum balance is not met)	\$2.00
Early closure fee (accounts closed within 90 days from open date)	\$25.00
Monthly Inactive Account Fee (One (1) year of no activity)	\$5.00
ACH Return Item (fee is per item)	\$25.00

Military Share (Savings) Account (Active Service Member Only)

Minimum monthly balance	\$5.00
Minimum monthly allotment required	\$25.00

Share Draft (Checking) Account

No minimum balance, No monthly service fee	***
Check orders	At cost
ACH Return Item (fee is per item)	\$25.00
Courtesy Pay (fee is per item up to max limit of \$500.00)	\$25.00
Non-Sufficient Funds or "NSF" (fee is per item)	\$25.00
Overdraft Protection (ATM and everyday one-time debit card transactions) fee is per item	\$25.00
(Overdraft Protection - Consent Form Required)	
Stop payment (per ACH item, per debit item, per check)	\$25.00

Debit Card

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 (\$10.00 per seal / per stamp)	Varies

Other Service Fees (Applicable to all accounts)

Account reconciliation (per hour)	\$10.00
Account research (per hour)	\$10.00
Copy Fees (per page / item)	
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
Fax (per page)	\$1.00
Legal document processing (per legal order, levy, garnishment, subpoena)	\$20.00
Return mail / invalid address	\$1.00
Return item	\$25.00

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 (members only)	\$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 ATM	No Fee
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Schofield FCU Debit Cards used at any other ATM will be assessed a \$1.00 fee per transaction in addition to the ATM Institution fee	\$1.00
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Surcharge Fee at Schofield Federal Credit Union ATM for Non-member cards

Hale Koa Hotel	\$1.50
All other locations	\$3.00

International	1% of amount drawn
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**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 fees, etc.

All fees subject to change without notice.