

Eff February 14, 2018

Fee Schedule
Membership Fee - Individual/Family (Non-refundable)

Immediate family members, husband, wife and children (up to 18 Yrs of age) are entitled to join at no additional fee	\$ 10.00
Leilehua High School Students (Must join at the high school Credit Union)	\$ 1.00

(Members with a minimum share balance of \$5.00 (Par Value) will be considered full members and eligible to use ALL Credit Union services)

Savings Account Fees

Minimum Balance to avoid Service Charge Fee	\$ 5.00
Monthly Service Charge Fee if the minimum balance is not maintained	\$ 2.00
Early Closure Fee (Accounts closed within the first 90 days)	\$ 25.00

Checking Account Fees

No Minimum Balance	None
No Monthly Service Fee	None
NSF (Insufficient) Fee (per item)	\$ 25.00
Check order Fee (Prices vary depending upon style)	Varies
Transfer from shares to NSF Checking account (per transfer)	\$ 10.00
Stop Payment Fee (per item)	\$ 25.00
Copy of Paid check by Fax/Mail (Per item)	\$ 2.00
Overdraft Pay Fee	\$ 25.00

Other Service Fees (Applicable to all accounts)

Account History Printout Fee (per page)	\$ 1.00
Account Reconciliation Fee (per hour)	\$ 10.00
Account Research Fee (per hour)	\$ 10.00
ACH Return Item Fee (per item)	\$ 25.00
ACH Stop Payment Fee (per item)	\$ 25.00
Automatic Check Withdrawal to Third Party (per check)	\$ 3.00
Copy of Documents (per page)	\$ 0.25
Debit Card Replacement Fee (Per card)	\$ 20.00
Debit Card Replacement Rush Fee (Per card)	\$ 35.00
Deposited Item Return Fee (per item)	\$ 25.00
Dormant Account – Fee assessed after No member transactions for 60 months/5 yrs	\$ 300.00
Fax Fee (per page)	\$ 1.00
Legal Document processing Fee (per legal order) (Levy, Garnishment, Subpoena)	\$ 20.00
Money Order Fee –Members (\$1000.00 maximum per MO)	\$ 3.00
Money Order Fee – Non Members (\$1000.00 maximum per MO)	\$ 20.00
Money Order Fee – Shared Branching (\$1000.00 maximum per MO)	\$ 5.00
Monthly Statement Copy Fee	\$ 5.00
Notary Fee - Member	Free
Notary Fee - Non Member (per seal)	\$ 10.00
Return Mail Fee (per item)	\$ 1.00

SFCU Check

Members - One check free (per day) each additional check	\$	1.00
Shared Branching Members - One check free (per day) each additional check	\$	5.00
Non-Member - \$5000 maximum – 1 Check per day	\$	20.00
Stop Payment Fee (Per check)	\$	25.00
Copy of Paid check by Fax/Mail (per item)	\$	2.00

Travelers Checks Fee (1% of purchased amount)		Varies
(Fee waived if share account balance is at least \$2500)		

Prepaid Cards – Instant issue purchase fees

a. Gift Cards (Members and Non-Members)		\$2.00 - \$6.95
(Fee waived if share account balance is at least \$2500)		
b. Reloadable Card - No monthly fee with Direct Deposit		\$5.50 - \$9.95
(SFCU reload fee \$4.00 for Travel & Reloadable cards)		
c. Travel Card – No monthly fee with Direct Deposit		

Money Transfer fees

Western Union Fee – Domestic (Members)	\$	25.00
Western Union Fee – Domestic (Non Members)	\$	35.00
Western Union Fee – International (Members)		Varies
Western Union Fee – International (Non-Members)		Varies
Wire Fee – Outgoing Domestic (Members)	\$	25.00
Outgoing Domestic (Non Members)	\$	35.00
Wire Fee – Outgoing International (Members)	\$	35.00
Wire Fee – Outgoing International (Non-Members)	\$	45.00
Wire Fee - Incoming (Member)		No Fee
Incoming (Non Member)	\$	20.00

Automatic Teller Machine (ATM) Fees

Withdrawal Transaction Fees		
Schofield Federal Credit Union, Bank of Hawaii, and American Savings Bank ATMs		No Fee
Non-Schofield FCU, Non-Bank of Hawaii, and Non- American Savings Bank ATMs	\$	1.00
International Transaction Fee		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 the 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.