

Fee Schedule (Revised June 16, 2010)

St. Cloud Federal Credit Union * 3030 First Street South, St. Cloud MN & 1716 Pinecone Road South, Sartell MN

When you review our fees (or lack of fees, compared to banks and other credit unions), we believe you will realize the value of doing your banking at St. Cloud Federal Credit Union. Please contact Member Services if you have any questions. We look forward to helping you with your financial needs.

Note the number of FREE services we offer, and compare that to where you currently do your banking.

Anytime Access Personal Line of Credit & Overdraft Protection		No Annual Fee
		No fee for advances
ATIRAcredit Platinum MasterCard: (For detailed fee information, call 1-888-428-4721 or visit www.atiracredit.com)		No Annual Fee
Automated Loan Transfer		FREE
Automated Savings Transfer		FREE
Bill Payer, Online		FREE
Checking, Small Business (No minimum balance required, no per-check deposit fee.)		FREE
HSA (Health Savings Accounts) No minimum balance, no annual fees, no transaction fees.		FREE
IRA (Individual Retirement Account) No minimum balance, no annual fees, no transaction fees.		FREE
Notary Service		FREE
Phone Transfers		FREE
Regular Checking (No monthly minimum, no annual fee.)		FREE
Reward Checking (No monthly minimum, no fees, pays interest, refunds ATM fees per qualifications.)		FREE
Savings Account Inactive & Low Balance (Combined account balances of less than \$500)		No charge
Signature Guarantee		FREE
1	Account Research	\$20.00 per hour
2	ATM Non-CO-OP Network, Non-Fastbank Free, & non-MoneyPass Network Transactions: (withdrawals, inquiries, or transfers)	\$1.50 per Transaction
3	<u>Business Accounts</u>	
	Small Business Checking (No minimum balance required, no per-check deposit fee.)	FREE
	Business Checking/Savings: Per Check Deposit Fee	\$0.10
	Commercial Checking:	
	Monthly Maintenance	\$20.00
	Per Check Deposit Fee	\$0.10
4	Cashier's Check, Certified	\$5.00
5	Cashier's Checks – for paying bills	\$3.00
6	Cashier's Check Stop Payment	\$10.00
7	Checkbook Balancing	\$20.00 per hour
8	<u>Check Card – No Annual Fee</u>	
	Card Replacement	\$5.00
	Copy of Sales Receipt	\$4.00
9	Check Copy, through the credit union	\$2.00
10	<u>Check Cashing - Members:</u> (Combined average 60-day savings balance under \$50, and no other services.) (No fee for members under age 16)	\$5.00 per Transaction
11	<u>Check Cashing - Non-Members: (On-us checks only)</u>	
	Up to \$100	No Fee
	\$100 and over	\$5
	\$1,000 and over	\$10
12	<u>Checking Accounts</u>	
	Reward Checking (No monthly minimum, no fees, pays interest, refunds ATM fees per qualifications.)	FREE
	Dividend Checking: Monthly Maintenance (If balance falls below \$500 during the month.)	\$5.00
	Prestige Checking: Monthly Maintenance (If combined balance falls below \$10,000 during the month.)	\$5.00
	Regular Checking (No monthly minimum, no annual fee.)	FREE
13	Collection Item	\$10.00
14	DebitPass Card	
15	Order Card	\$5.00
16	Re-load Card at Credit Union	\$1.00
17	Dormant Account	\$25.00
18	Fax - Long Distance	\$1.00
19	Foreign Check Exchange - Cash Letter	\$10.00
20	Foreign Check Exchange - Collection	\$25.00

-- Continued --

Fee Schedule (Revised June 16, 2010)

St. Cloud Federal Credit Union * 3030 First Street South, St. Cloud MN & 1716 Pinecone Road South, Sartell MN

-- Continued --

21	<u>Foreign Currency</u>	
	Per Order	\$15.00 + mailing costs
	Per Deposit	\$18.00
22	Garnishment/Levy	\$50.00
23	HSA (Health Savings Accounts) No minimum balance, no annual fees, no transaction fees.	FREE
24	HSA (Health Savings Accounts) Early Closure -- Within 1st year	\$ 25.00
25	Interim Account History	\$5.00
26	IRA (Individual Retirement Account) No minimum balance, no annual fees, no transaction fees.	FREE
	IRA Closure -- Within 1st year	\$25.00
27	<u>International Draft</u>	
	US Currency	\$25.00
	Foreign Currency	\$25.00
28	<u>Late Loan Payment Fees:</u> (After 15 days late)	
	Consumer Loans	\$20.00
	Real Estate Loans	\$20.00
29	Membership Fee	\$15.00
30	Money Orders	\$1.50
31	<u>NSF Items</u> (Checks, debit card purchases, and automatic withdrawals)	
	Return Item	\$25.00
	Courtesy Pay Item	\$25.00
	Deposited Item Return - Check drawn on the member's account at another institution.	\$25.00
	Deposited Item Return - Check from another party.	\$5.00
32	Primary Savings Closure (Within six months of opening)	\$10.00
33	Address Changes - Returned Statement Fee (Avoid fee by personally notifying the credit union immediately of all address changes.)	\$5.00
34	<u>Safe Deposit Boxes:</u>	
	3 X 5	\$18.00/year
	3 X 10	\$30.00/year
	5 X 10	\$40.00/year
	10 X 10	\$80.00/year
	Lost Key	\$25.00
	Drilled Box	\$125.00
35	Signature Guarantee (Charge is for non-members -- No Charge for members)	\$10.00
36	Statement Copy	\$5.00
37	Stop Payment Order	\$25.00
38	<u>Visa Gift Card</u>	
	Over-the-counter	\$3.95
	Online	\$5.95
39	<u>Western Union, International</u>	
	\$500 or less	\$30.00
	Over \$500	\$50.00
40	Western Union Wire	\$20.00
41	<u>Wire Transfer</u>	
	Outgoing Within USA	\$15.00
	Outgoing Foreign	\$50.00
	Incoming	\$5.00