



Fee Schedule
Effective March 1, 2026

Account Fees

| | |
|------------------------|---|
| Smart Scholar Checking | \$10 Monthly Service Charge (waived for ages 14 thru 17) |
| Smart Start Checking | \$10 Monthly Service Charge (waived for under 26) |
| Smart Choice Checking | \$10 Monthly Service Charge (waived with Direct Deposit >\$500/month OR 20+ debit card POS transactions/month OR age 65+) |
| Smart Premier Checking | \$15 Monthly Service Charge (waived with combined average balance of deposits & loans > \$15,000/month OR Direct Deposit > \$3K/month) |
| Money Market Accounts | \$10 Monthly Service Charge (waived with minimum average balance >=\$2,500) |

Business Account Fees

| | |
|---|--|
| Smart Business Checking | \$10 Monthly Service Charge (waived with minimum average balance >=\$2,500) <i>Maximum # of Transactions per month – 150</i> |
| Smart Advantage Business Checking (Interest Bearing) | \$15 Monthly Service Charge (waived with minimum average balance >=\$5,000) <i>Maximum # of Transactions per month – 250</i> |
| Business Money Market Accounts | \$10 Monthly Service Charge (waived with minimum average balance >=\$2,500) |



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Other Fees

| | |
|--|---|
| Replacement Debit Card | \$5 |
| Expedited Delivery | \$25 |
| Currency Conversion Fee (Debit Card) | 1% of amount |
| Official Check | \$5 each |
| Official Check Replacement Fee | \$30 |
| Money Orders | \$5 each |
| Temporary Checks (starters free) | \$8 (8 checks) |
| *Non-Sufficient Funds/NSF (Checks, ACH) | \$10 per item |
| **Discretionary Overdraft Protection Fee (Courtesy Pay for Checks, ACH and Debit Card) | \$32 per item paid (Maximum of two fees per day) |
| Stop Payment (Checks/ACH items) | \$10 per occurrence |
| Returned Deposit Item | \$10 |
| Tax Levies and Garnishments | \$50 |
| Check (paid) Copy (per check) | \$5 |
| Official Document Copy (per document) | \$5 |
| Statement Copy (per statement) | \$5 |
| Transaction History Print | \$5 |
| Collection Item (Domestic) | \$20 |



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| | |
|-----------------------------------|-------------------------------------|
| Collection Item (International) | \$30 |
| Wire Transfer (Domestic) | \$25 |
| Wire Transfer (International) | \$50 |
| Paper Statement | \$2 on applicable checking accounts |
| Legal Research and Reconciliation | \$25 1 hr. / \$2 per page |
| Non-refundable Membership Fee | \$5 |
| IRA Transfer Out/Close | \$25 |
| Inactive Account | \$10 per month |
| Incorrect Address | \$10 |
| Safe Deposit Box Key Deposit | \$50 |
| Safe Deposit Box Drill | \$350 |
| Safe Deposit Box 3 x 5 | \$25 annually |
| Safe Deposit Box 3 x 10 | \$40 annually |
| Safe Deposit Box 5 x 10 | \$60 annually |
| Safe Deposit Box 10 x 10 | \$95 annually |

*A Non-Sufficient Funds Fee is charged each time an item is presented and returned unpaid if your Available Balance is insufficient to pay the item at the time your transaction is presented. Avoid this fee by enrolling in our Discretionary Overdraft Protection program options.

**Discretionary Overdraft Protection (Courtesy Pay) Fee applies when you enroll for us to pay an item when your Available Balance is insufficient at the time your transaction is presented. We pay overdrafts at our discretion and do not guarantee we will always authorize and pay any type of transaction. Maximum of two fees per day.



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Loan Fees

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|--|--|
| Loan Application Fee (Consumer LOC) | \$25 |
| Late Payment | 10 days, 5% of payment (min \$5, Max \$30) |
| Lost Title | \$50 |
| Returned Loan Payment | \$10 |
| Refinance Fee (existing SFCU Signature Loan) | \$50 |
| Refinance Fee (existing SFCU Auto Loan) | \$250 |
| Skip Payment/Extension | \$30 |
| One-time Self-Serve ACH Loan Payment | \$3 |
| Over the Phone ACH Loan Payment | \$10 |

Non-Member Service Fees

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|-----------------------------|------|
| ATM Surcharge (non-members) | \$5 |
| Notary Service (non-member) | \$10 |