

Shuford Federal Credit Union Fee Schedule

Checking Account Services

Basic Checking monthly fee ¹	\$0.00
Premium Checking monthly fee ²	\$0.00
Premium Plus Checking monthly fee ³	\$0.00
Platinum Checking-falling below \$200	\$2.00
Non-Sufficient funds	\$30.00
Stop Payment-any type	\$30.00
Stop Payment placed on internet	\$15.00
Courtesy Pay-per use	\$30.00

Share & Money Market Accounts

Withdrawal fees	see below
Transfers done by staff	\$2.00
ACH R20 excessive transactions from savings	\$3.00
Reg D=6 transfers free/mth: 7 or more	\$0.50 each
Shursave account only - below \$500.00 min.	\$3.00/mo

ATM & Debit Card Services

Reissue Card replacement	\$5.00
Lost Card replacement	\$5.00
Card overnight fee/anything overnighted	\$15.00
SCU Network ATM Transaction fees	\$0.00
Foreign ATM Transaction fees	\$1.50

Credit Card Services

Late Payment Fee (if 20 days late)	2.00%
Card Reissue Fee (excessive)	\$10.00

Miscellaneous Charges

Money Orders	\$1.00
Credit Union checks ⁵	\$1.00
Account Reconciling (minimum 1 hour)	\$20.00/hr.

Returned check / Item for Deposit or Payment	\$10.00
Check copies	\$3.00
Statement copies	\$5.00
Transaction History copies	\$2.00
Paper Statements	\$1.00/mth (18-54)
Title Fee (at time of loan)	\$5.00
Check cashing fee for non-members	\$2.00
Credit Report Fee	\$5.00
Close/Reopen accts w/n 60 days	\$30.00
Wiring Fee - outgoing	\$25.00
Wiring Fee - incoming	\$10.00
Payment by phone fee	\$5.00
Notary-non member	\$5.00
Subordination fee	\$50.00
ACH one time Origination-incoming or outgoing	\$2.00

¹No minimum balance, no monthly fees, first 50 checks free, free audio response

²No minimum balance, free VISA check card, audio response and internet banking
first 50 checks free, free ATM w/d's (charges may apply from withdrawing institution),
\$3.00/month billpay

³No minimum balance, free VISA check card, audio response, internet banking, billpay,
free ATM w/d's (charges may apply from withdrawing institution), direct deposit required
Within a quarter, w/d's 1-3 are free, 4-6 are \$2, 7-9 are \$3 and 10 or more are \$4

⁵Seniors and Platinum checking get 1 free check per day

Escheat accounts >\$50-nccash.com or 1-919-508-1000

Reg D=6 transfers/mth; after is .50 each

Debit card w/ savings - 6 POS per month

ATM: w/d unlimited

****Fee's are subject to change without notice****