

SEG FEDERAL CREDIT UNION

Effective 9/01/2023

Wire Transfers:

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|------------|--------------|
| - Incoming | \$2.00 each |
| - Outgoing | \$20.00 each |
| - Rejected | \$12.00 each |

Notary Service

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|--------------|--|
| - Member | Free |
| - Non-Member | \$5.00 1 st Signature \$1.00 per add'l |

Insufficient Funds

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|--------------------------|------------------|
| - ACH/Draft Return | \$35.00 per item |
| - Courtesy Pay | \$30.00 per item |
| - Neg Balance Fee | \$35.00 per item |
| - ACH Origination Return | \$35.00 per item |

| | |
|--|------------------------|
| Non-Member check cashing | \$5.00 |
| Teller Checks (3 rd Party) | \$2.00 each |
| Account Research | \$20.00 per hour |
| Return Deposit Items (2 Party) | \$20.00 per item |
| Stop Payment Requests | \$20.00 each |
| Stop Payment on Credit Union Issued Checks | \$35.00 each |
| Copy of Cleared Check | \$3.00 each |
| Reconciling Account (Free Initially) | \$20.00 per hour |
| Below Par Balance | \$ 5.00 per month |
| Dormant Account | \$20.00 per quarter |
| Problem Account Closure | \$15.00 (If Available) |
| Bad Address/Return Statement | \$20.00 per quarter |
| Collection Item Fee | \$25.00 per item |
| Levy/Writ Fee | \$35.00 per item |

IRA's

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|---------------|----------------|
| - Maintenance | \$50.00 yearly |
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Fax

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|--------------------------|-----------------|
| - Outgoing/Local | Free |
| - Outgoing/Long Distance | \$1.00 |
| - Incoming | \$0.50 per page |
| Copies | \$0.50 per page |

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|---|------------------|
| Share Draft Minimum Balance Fee (Except Veterans, Senior & Student Accts) | \$8.50 per month |
| Share Draft Check Orders (Veterans & Senior Draft receive 2 free boxes annually) (Student Draft receive first box free) | \$17.89 |

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| <u>Christmas Club Withdrawal Fee</u> (Except 11/1-12/25) | \$25.00 |
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Coin Counting Fee

10% on amounts over \$100

Card Fees

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|-----------------------------|---------|
| ATM Withdrawal Fee | \$1.50 |
| Card Replacement | \$5.00 |
| Card Overnight Shipping Fee | \$45.00 |
| Gift Card | \$3.50 |
| Prepaid Debit Card | \$5.95 |
| Prepaid Travel Card | \$5.95 |
| Prepaid Reload Fee | \$1.00 |
| Card Convenience Fee | \$5.00 |

Paper Statement Fee Assessment

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|------------------------------|----------|
| Computer-Generated Statement | \$2.00 |
| Add'l Statement Copies | \$1/page |

Loan Fees

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|----------------------|---------|
| Skip Pay Fee | \$30.00 |
| GAP Cancellation Fee | \$50.00 |
| MRC Cancellation Fee | \$50.00 |

Loan Late Fees - Greater of \$10 or 10% of the payment due up to \$100

Mobile/Manufactured/Modular Home

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|---------------------|---------|
| Book Value Research | \$30.00 |
|---------------------|---------|

** Fees are subject to change**