

SEG FEDERAL CREDIT UNION

Effective 1/1/2024

Wire Transfers

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

Notary Service

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

Insufficient Funds

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

Non-Member check cashing	\$5.00
Teller Checks (3rd 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

- Maintenance	\$50.00 yearly
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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

<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

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

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

Loan Fees

Crunch Loan Appl Fee	\$10.00
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

Book Value Research	\$30.00
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HELOC Fees

Application Fee	\$50.00
Market Analysis	\$250.00 or fee charged
Reconveyance	\$50.00
Document Preparation Fee	\$100.00

** Fees are subject to change**