



Sun East[®] Federal Credit Union

Schedule of Fees and Charges

Effective June 1, 2019

Free Checking

Minimum Balance.....	None
Monthly Charge.....	None
Per Check Written.....	No Charge
Per Check Deposited.....	No Charge

Interest Checking See Account Schedule for Fees & Rates

Check Printing

Check Designs.....	Varies By Style
Sun East Image Checks for Members Age 60 and Older	
One Box (100) Per Year.....	No Charge

Business Accounts

Business Checking

See Account Schedule for Fees & Rates

Business Account Deposit

Night Drop (Unlimited).....	No Charge
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Money Market Accounts See Account Schedule for Fees & Rates

Checking Services

Check Copy Printed.....	\$ 5 each
Stop Payments.....	\$36 each
Courtesy Pay/Non-Sufficient Funds.....	\$36 each
SunPay Bill Payment.....	No Charge
Expedited Bill Payment (electronic).....	\$10 each
Expedited Bill Payment (overnight check)...	\$30 each

Account Fees

Dormant Account (See terms & disclosures)..	\$10 per month
Membership Closing Fee.....	\$ 5

Account Services

ACH Items Returned.....	\$36 each
Returned Loan Payment Fee.....	\$36 each
Returned Deposited Checks.....	\$15 each
Overdraft Protection Transfer Fee.....	2 Free Per Month
3 or More Overdraft Protection Transfers	
Per Month.....	\$10 each

ATM Withdrawals

Withdrawals, balance inquiries, and transfers at ATMs owned by SEFCU and Co-Op.....	No Charge
4 withdrawals per month at ATMs not owned by SEFCU and Co-Op.....	No Charge
5 or more withdrawals per month ATMs not owned by SEFCU and Co-Op.....	\$ 3 each
Balance inquiries and transfers at ATMs not owned by SEFCU and Co-Op.....	\$ 1 each

Wire Transfers

Incoming.....	\$ 10 each
Outgoing - Domestic.....	\$ 25 each
Foreign Checks Deposited.....	\$ 25 each
Account Research.....	\$ 25 per hour
Account Verification.....	\$ 20 each
IRA Outgoing Transfer Fee (Transfer to Other FI).....	\$ 25 each
Call Center Service Fee (includes Balance Inquiry, Transaction History, Funds Transfer requests.....)	\$ 3 each*

Move Money Services

Transfer Funds (To/From Other Financial Institutions)

Incoming Transfer.....	No Charge
Outgoing Transfer / Next Business Day.....	\$2.50
Outgoing Transfer / 3 Business Days.....	\$0.50

Specialty Card Services

Card Replacement (Credit, Debit and ATM Cards)

Replacement Card.....	\$ 10 each
Quick Ship to Home or Branch.....	\$ 30 each
(allow 3 days for processing).....	Per Card/
Design Your Own Card (Credit Cards).....	\$ 9.95 Design
Card Sales Draft Copy.....	\$ 15 each
Debit Card Foreign Transaction Fee.....	2% of each transaction in U.S. Dollars

Statement Services

eStatements.....	No Charge
Paper Statements.....	\$ 5 each**
Statement Copy.....	\$ 5 each
Non-Notification of Change of Address.....	\$ 15 per month

Miscellaneous Services

Visa Gift Card.....	\$ 3.95 each
Money Orders (maximum value \$1,000).....	\$ 3 each
Cashier's Check.....	\$ 7 each
Non-Member Check Cashing Fee.....	\$ 10 each
Collection Item.....	\$ 25 each
Pay-by-Web Payment.....	No Charge
Pay-by-Phone Payment.....	Varies By Payment Method and Amount

Legal Services

Domestic Relations.....	\$ 50
Escheat Administration.....	\$ 75
Tax Levy.....	\$100
Writs and Garnishments.....	\$200

Other Loan Fees May Apply. Please Refer to Your Loan Documents.

*The \$3.00 Call Center Service Fee may be waived for members who require special assistance

**The \$5.00 Paper Statement Fee may be waived in each month that one of the following relationships is present:

- Enrolled in eStatements
- Interest Checking, Performance and/or Premier MMA
- Age 18 or under
- Combined Loan Balance(s) of \$5,000 or greater



Deposits Insured Up to \$500,000. \$250,000 by the National Credit Union Administration, a U.S. Government Agency, and \$250,000 by ESI, a licensed property and casualty insurer. ESI is not a government agency.