

# St. Joe Valley Credit Union

Fee Schedule Effective August 1, 2021

Fees subject to change

## ATM/Visa Debit Card

Replace lost ATM/Card:	\$8
Debit Card Cash Advance Fee (Non-Members)	\$7.00
Reissue PIN:	\$6
Visa International transaction fee	\$2.00 + 1%
Non-sufficient paid fee	\$30
Block on debit cards for misuse	\$10.00

## SUPERSAVER

Balance below \$2,500.00	\$3 per month
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## SHARE DRAFT

Monthly maintenance fee	\$3/\$2 with e-statement
NSF return fee	\$30
NSF paid-cleared negative	\$30
Stop payment on check/sh draft	\$25
NSF phone call fee	\$16
Overdraft paid by Line of Credit	\$10
Auto overdraft from shares 6 x per month max	\$3
Check research & reconciliation Assistance	\$25/hr
Copy of share draft	\$2
NSF return on deposited check	\$12
NSF return ck drawn on member's own account at other institution	\$20
Manual check/share draft posting	\$1.00
Negative account balance fee (after 5 days negative balance)	\$20.00/mo

## VISA GIFT/TRAVEL MONEY CARDS

VISA Travel Money purchase	\$5
VISA CU Money	\$6.95
VISA CU/Travel Money Load	\$2.50

## BUSINESS ACCOUNT FEES

\$5.00 – \$18.00

DEPENDING ON VOLUME OF CHECKS DEPOSITED

## MISCELLANEOUS FEES

Statement copy	\$1, first 3 pages, then \$.50/page
Stop payment on official chk (lost, stale dated)	\$5
Verification of Accounts	\$4
Real Estate Loan payoff ltr	\$5
Early account closing fee (less than 90 days)	\$10
Credit Union Official Checks	1 free per month then \$3.50 each
Funds delivery fee	\$5
Incoming wire	\$10
Outgoing wire	\$30
Foreign wire	\$50
Prenotes with incorrect number	\$5
One Time ACH transfer	\$10
Notary fee	\$5 non members
Mail Fee	\$1.00 (checks, statements, etc.)
Non-member check cashing	\$5 min or 1% with max of \$25
Non-participation Account fee (inactive over 12 mos)	\$5/quarter
Below \$10 minimum bal fee	\$1.00
Loan Skip Payment fee	\$28.00
Title Fee	Current State Fees
UCC-1 Fee	Current State Fees
Christmas Club – early withdrawal fee	\$5.00
Vacation Club - early withdrawal fee	\$5.00
Return mail fee	\$5 then \$5.00/per quarter until corrected
Garnishment/Levy	\$45.00
Response to Subpoena	\$45.00
Loan pmt late fee-5% of pmt amt or \$15, whichever is greater	
FAX – incoming/outgoing	\$1.00 first 3 pgs, then .50/pg
IAT-International ACH fee	\$5.00
Real Estate Loan Application	\$35.00