

For questions or inquiries, contact:



2573 Credit Union Drive
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 952-445-0888
 Fax: 952-445-6487
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TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____:

FEE SCHEDULE

Consumer Checking, Savings and Share Accounts

Online Banking	Free
eStatements	Free
Bill Pay Monthly	Free
Bill Pay Per Transaction	Free
Bill Pay Overnight Check	\$14.95 per item
Bill Pay Same Day	\$9.95 per item
Overdraft (OD) - Paid or Returned	\$30.00 per item
Non-Sufficient Funds (NSF) - Paid or Returned*	\$30.00 per item
Uncollected Funds (UCF) - Paid or Returned*	\$30.00 per item
Overdraft Protection - Transfer from Savings	Free
Returned Item	\$15.00
Regulation D Violation (Reg. D Fee)	\$5.00 per item
Stop Payment - Check, ACH & Popmoney	\$25.00
Copy of Check	\$5.00
Copy of Statement	\$5.00
Account Activity Print Out	\$2.00
Money Market Balance Below Minimum	\$10.00 per month
Dormant Account**	\$10.00 per month
Undelivered Mail	\$5.00 per month

*A particular item may be presented for payment multiple times. You may be charged an NSF or overdraft fee for each presentation.

**Accounts become dormant after 15 months of inactivity.

Debit Cards

Initial Debit Card	Free
Replacement Debit Card	\$10.00
Expedited Card Delivery	\$55.00
Debit Card Delivery Address Redirect	\$10.00
SMFCU ATM or CO-OP Network ATM	Free
Other ATM Networks	\$2.00 per transaction

Debit Cards

International Purchases (POS)	2% of Purchase
International ATM Withdrawals	2% of Withdrawal
ATM Statement	Free
ATM Balance Inquiry	Free

Other Service Fees - Applies to All Accounts

Pay by phone, one time loan payment	\$5.00
Check Cashing Non-Member	1% / \$5.00 min
Rolled Coin Member	\$0.25 per roll
Coin Counting Member	Free
Coin Counting Non-Member	1% / \$5.00 min
Collection Items	\$35.00
Foreign Check Collection	\$10.00 per item
Cashiers Check	\$5.00
Money Order	\$2.00
VISA Gift Card - Not Reloadable	\$5.00
VISA Gift Card - Reloadable	\$5.00
Account Reconciliation	\$25.00
Account Research	\$30.00 per hour
Tax Levy	\$60.00
Garnishment	\$60.00
Securities Signature Guarantee	\$5.00
Notary Service Member	Free
Notary Service Non-Member	\$5.00
Mobile Deposit	Free
Online ACH	\$10.00
Send Money:	
Popmoney (3 day)	\$0.75 per item
Popmoney (next day)	\$1.50 per item
Request Money:	
Popmoney (3 day)	\$0.75 per item

Wire Services

Outgoing Domestic	\$30.00
Incoming Domestic	\$10.00
Outgoing International	\$50.00
Incoming International	\$20.00
Returned Wire Fee	\$15.00 per item

Share Value

Par Value of One Share	\$5.00
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Safe Deposit

Safe Deposit 3 X 5	\$35.00 annually
Safe Deposit 3 X 10	\$50.00 annually
Safe Deposit 5 X 10	\$65.00 annually
Replacement Key	\$25.00
Change of Lock Fee	\$100.00
Drilling of Box	\$200.00

