

SIMPLOT EMPLOYEES CREDIT UNION
SCHEDULE OF FEES**

Accounts with Simplot Employees Credit Union are subject to the requirements below and other terms and conditions as contained in the Membership and Account Agreement and as established by the Board of Directors.

EFFECTIVE JANUARY 15, 2017

ACCESS SERVICES

Service	Fee
Contact-Telephone Banking	FREE!
eBranch Online Banking and eServices	FREE!
Mobile Banking	FREE!*
Remote Deposit Capture	FREE!*
Online Bill Pay	FREE!

**Simplot Employees Credit Union does not charge a fee for the use of Mobile Banking and Remote Deposit Capture. Your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking.*

ATM SERVICES

Service	Fee
Simplot Employees Credit Union ATM Debit Card	FREE!
Transactions at CO-OP ATMs/Kiosks	FREE!*
ATM Card Replacement	\$5.00
Rush Card – 2 day priority (by 11:00 a.m.)	\$75.00

**Non-Co-Op ATM locations may surcharge.*

CHECKING ACCOUNTS

Account	Fee
Minimum Deposit to Open	\$50.00
Monthly Minimum Balance	None
Monthly Fee	None
Share Transfer Protection	Yes
Services	Fee
Unlimited Check Writing	Yes
Check Card/ATM Debit Card	Free
Replacement Card/Lost or Stolen	\$5.00/per card
Check Printing	\$13.38 for singles - \$15.37 for duplicates
Copy of a Share Draft	\$2.00/item, free in eBranch
Non-Sufficient Funds (NSF) Check/ACH/ATM Debit Card	\$30.00/item
Overdraft Transfers from Shares	FREE!1
Point of Sale (POS) Transactions	FREE!
Stop Payment (Check/ACH/ATM Debit Card Payments)	\$30.00/item
Overdraft Line of Credit	*Application and approval required. Loan terms

1 Federal Regulation D limits the number of preauthorized or automatic withdrawals or transfers on your non-transaction share accounts to 6 per month, of which no more than 3 may be by a check.

CREDIT CARD SERVICES

Service	Fee
Annual Fee	NONE *Refer to Card Agreement
Balance Transfer Check Copy	\$5.00/item
Replacement Card	\$5.00
Rush Card	\$25.00
Late Fee	\$15.00
Stop Payment of Balance Transfer Check	\$30.00/item
Return Check (for payment purposes)	\$25.00/item

CREDIT UNION SERVICES

Service	Fee
Account Reconciliation Assistance	\$10.00/hour
Account Research	\$15.00/hour
Cashier's Check	FREE/3 per month
Document Copy	\$3.00/item
Inactive (Dormant) Account Fee*	\$5.00/year
Missing/Bad Address (Returned Mail)	\$3.95/year
Notary Service	FREE
Return Item Fee (Items Presented for Deposit)	\$10.00/item
Monthly Statement (for those accounts with electronic)	FREE
Statement Reprint – Each Month	\$1.00/page (free online with eStatements)
UPS Overnight Delivery	\$25.00
VISA CUMoney Card (Reloadable)	\$5.00 each
VISA Gift Card	\$2.50 each
VISA Travel Card (Reloadable)	\$5.00 each
Credit/Debit Card Payments (Cards used to make loan)	\$9.00
Wire Transfer: Incoming	FREE
Wire Transfer: Outgoing (Domestic Only)	\$25.00/wire

*Members with Savings only or Savings/Checking only with no deposits or withdrawals for 12 consecutive months will be assessed this fee in December of each year.

LOAN SERVICES

Service	Fee
Loan Origination Fee (on approved loans)	\$25.00
Loan Refinance Origination Fee (on approved loans)	\$25.00
Late Loan Payment	\$15.00

SAFE DEPOSIT BOX SERVICES

Size	Annual Fee
3" x 5"	\$6.00/year
3" x 10"	\$12.00/year
5" x 10"	\$20.00/year
10" x 10"	\$25.00/year

**The credit union reserves the right to change this without the member's approval, if in the Credit Union's judgement the change is not adverse to the Member. The Credit Union will notify the member at least 30 days before the change is effective.