

**Schedule of Fees Effective November 1, 2022**

**Basic Checking Account Fees**

**Monthly Maintenance Fee:**.....\$10.00

*Maintenance fee is automatically waived for the first 3 months for new checking accounts.*

**ATM, POS, Debit Card Transaction and Inquiry Fees (each):**

ATM transactions from savings or checking.....\$2.00\*

POS, Debit Card (each):.....\$0.00

*\*The ATM owner may also assess a surcharge fee.*

*All transactions at SUM or CO-OP locations are surcharge-free.*

**Check Orders:** Cost depends on style and quantity selected.

**Courtesy Pay & Courtesy Pay Plus:**.....\$30.00

**Hub Checking Account Fees & Community Checking Account Fees**

There are two requirements to qualify for Hub Checking: 1. Receipt of e-statements and 2. Either direct deposit to checking or five or more POS transactions within a calendar month. Additionally, members who are age 65 or older or 24 or younger qualify for Hub Checking.

Members who live in households with annual income less than \$60,000 qualify for Community Checking.

The fees for Hub Checking and Community Checking are the same and are as follows:

**Monthly Maintenance Fee:**.....\$0.00

**ATM, POS, Debit Card Transaction and Inquiry Fees (each):**

ATM transactions from checking or savings.....\$0.00\*

POS, Debit Card:.....\$0.00

*\*Direct Federal will not charge an ATM transaction fee. The ATM owner may assess a surcharge fee for which the credit union will reimburse you at the end of each month. All transactions at SUM or CO-OP locations are surcharge-free.*

**Check Orders:** Free for standard wallet style checks. Fee for others depends on style and quantity selected.

**Courtesy Pay & Courtesy Pay Plus:**

Transactions of less than \$30.00.....\$10.00

Transactions equal to or greater than \$30.00.....\$30.00

**Other Service Charges and Fees**

**Money Market Excess Activity Fee:** \$10.00 per check or transfer over the combined number of checks or transfers allowed per month.

**Bill Payment:**.....Free

**Internet and Mobile Banking:**.....Free

**No Checking ATM Savings Transaction**

**and Inquiry Fees (each):**.....\$2.00\*

*\*The ATM owner may also assess a surcharge fee.*

*All transactions at SUM or CO-OP locations are surcharge-free.*

**Official Checks (Payable to third parties):**.....\$3.00(a)

**Stop Payment:**.....\$30.00(a)

For each stop payment order on a Checking, Money Market, Home Equity Account, Popmoney, or on a credit union official check.

*(a) Stop Payment and Official Checks (payable to third parties) fees are Free to Hub and Community Checking Account members*

**Non-Sufficient Funds Fee:**.....\$30.00

Per check, ATM, POS, Debit, Bill Pay or ACH item

**Automatic Transfers**

**(each):**.....\$10.00

To cover overdrafts or negative balances

**Inactive Account Fee:**.....\$5.00

Per Share Account per month when:

1. There is no activity in the account for 12 months, and
2. The account balance is less than \$50.00, and
3. There has been no activity in other deposit or loan accounts for 12 months.

**Return Deposited Item:**.....\$10.00

**Outgoing Wire Transfers:**

Domestic:.....\$20.00

International:.....\$40.00

**Incoming Wire Transfers:**.....\$10.00

**Check Copy (each):**.....\$3.00

On Direct.com.....Free

**Statement copy (each):**.....\$3.00

On Direct.com.....Free

**Address Correction:**.....\$5.00

To change an incorrect address when mail is returned.

**IRA Account Trustee Transfer:**.....\$25.00

**Levy Summons:**.....\$30.00

**Escheat Filing:**.....\$50.00

**Mortgage Payoff Letter:**.....\$20.00

**Account Research/Reconciliation(per hour):**.....\$20.00

**Subordination Request:**.....\$150.00

**Duplicate Discharge Fee:**.....\$50.00

**Loan Payment By Phone:**.....\$25.00

**Express Pay ACH/Debit**.....\$10.00

**ATM and Debit Card Replacement Fee:**.....\$10.00

(plus postage)