

Hub Checking Account Fees

Hub Checking is defined as accounts with direct deposit to checking plus receipt of an e-statement, or age 65 and older, or a member under age 25

Monthly Maintenance Fee: \$0.00

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 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 up to \$20.00 per month. All transactions at SUM locations are surcharge-free.*

Check Orders: Free for standard wallet style checks. Others depend 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

Non-Hub 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 locations are surcharge-free.*

Check Orders: Cost depends on style and quantity selected.

Courtesy Pay & Courtesy Pay Plus: \$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): \$1.00*

**The ATM owner may also assess a surcharge fee. All transactions at SUM locations are surcharge-free.*

Other Service Charges and Fees (continued)

External Funds Transfer	Hub	Non-Hub
Send/Receive - 3-Day	Free	\$5.00
Send/Receive - Next Day	\$5.00	\$10.00
Popmoney	Hub	Non-Hub
Send/Receive - 3-Day	Free	\$2.00
Send/Receive - Next Day	\$2.00	\$4.00
Request Money	Free	Free
Official Checks (Payable to third parties):		\$3.00
Hub Account members:		Free
Stop Payment:		\$30.00
For each stop payment order on a Checking, Money Market, Home Equity Account, Popmoney, or on a credit union official check.		
Hub Account members:		Free
Non-Sufficient Funds Fee:		\$30.00
Per check, ATM, POS, Debit, Bill Pay or ACH item		
Automatic Transfers:		\$10.00
Each to cover overdraft or negative balance		
Inactive Account Fee:		\$5.00
Per Savings and Club 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:		\$30.00
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
Personal Line of Credit (annual)		\$20.00
Account Research/Reconciliation (per hour): ...		\$20.00
Subordination Request:		\$100.00
Loan Payment By Phone:		\$10.00
ATM and Debit Card Replacement Fee:		\$10.00

(plus postage)