

**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 and Publix 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 and Publix 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 and Publix locations are surcharge-free.*

**Other Service Charges and Fees (continued)**

<b>External Funds Transfer</b>	<b>Hub</b>	<b>Non-Hub</b>
Send/Receive - 3-Day	Free	\$5.00
Send/Receive - Next Day	\$5.00	\$10.00

<b>Popmoney</b>	<b>Hub</b>	<b>Non-Hub</b>
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

**Travelers Cheques:** ..... 2% of total  
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

**ATM and Debit Card Replacement Fee:** ..... \$10.00  
(plus postage)