

FEE SCHEDULE - STARK FEDERAL CREDIT UNION effective 12/1/2016

Share Account Fees

Par Value of One Share \$5.00
 Red D Violation \$10.00 per transaction

Checking Fees

Certified Check \$5.00 per check
 Check Copy \$3.00 each
 Counter Check \$0.50
 Internet Banking Check Copy Free
 iPay Online Bill Pay Free
 Minimum Daily Balance None
 Monthly Service Charge None
 Overdraft Privilege Service \$35.00 Accessed when an entry in excess of available balance is paid by the Credit Union
 SAFE@home Online Banking Free

Debit Card/Swipe & Go Card

Replacement Card \$10.00
 Foreign Transaction Up to 2% of transaction amount
 Point of Sale (POS) Transaction None
 Debit (PIN) Transaction None
 Transaction at CIRRUS ATMs \$2.00
 Transaction at STAR ATMs 8 Free per month \$1.00 per transaction thereafter

Swipe & Go Account

Monthly Service Charge \$5.00 Waived if you have 15 POS transactions (excludes all ATM transactions, teller cash advance and iPay payments)

General Fees

Account Closure \$5.00, if closed within ninety (90) days
 Account Reconciliation \$20.00 per hour
 Account Research \$20.00 per hour
 Cash Advance (VISA, MC) \$5.00 or 2% whichever is greater (non -SFCU cards)
 Check Cashing \$5.00 per check if member's account balance is below \$50.00 and no direct deposit, loan or VISA card
 Coin Deposit \$2.00 per \$100 (first \$100 free)
 Coin Deposits using Machine (Dressler only)
 Member with a checking account 2%
 Member without a checking account 5%
 Non-member 10%
 Dormant Account \$5.00 per month (after 1 year inactive and under \$200.00-Minor accounts excluded)
 Fax \$1.00 per page

Foreign Check Collection \$30.00
 Garnishments/Lewy \$20.00
 Gift Card:
 Member with checking account \$3.50
 Member without checking account \$4.00
 Legal Research \$50.00 per hour
 Money Order \$1.00
 NSF Charge \$35.00 per item
 Official Check \$3.00 each (unless in member's name)
 Official Check Replacement \$5.00 each
 Overdraft Charge \$35.00 per item
 Photocopy \$0.50 per page
 Return Mail (Bad Address) \$5.00 per envelope
 Return Deposit Item \$35.00 per item
 Statement Reprint \$1.00 per page
 Stop Payment \$25.00
 Telephone Account Transfer with Teller \$1.00
 Free if using the 24-Hour Telephone Access Line- 330-493-3711
 Wire Transfer
 Incoming \$10.00
 Incoming International \$30.00
 Outgoing \$20.00
 Outgoing International \$50.00

If you have any questions or require fee information on your accounts, please call the Credit Union.

Federally Insured by NCUA