

## SHARE SAVINGS ACCOUNT

(Applies to Primary Share and Secondary Share accounts)

Account Close .....	\$10.00
• Assessed if account closed within 120 days of opening	
Excessive Withdrawals .....	\$5.00/item
• Assessed if you perform more than three over the counter withdrawals per month	

## CHRISTMAS CLUB SAVINGS ACCOUNT

Early Withdrawal .....	\$25.00/occurrence
------------------------	--------------------

## VACATION SHARE SAVINGS ACCOUNT

Excessive Withdrawal .....	\$25.00/occurrence
• Account is limited to two withdrawals per year	

## MONEY MARKET ACCOUNT

(Minimum withdrawal amount is \$500.00)

Excessive Transaction .....	\$8.00/occurrence
• This account is not considered a transaction account. Federal regulation limits automatic transfers, checks, and drafts to six per month.	
Minimum Balance .....	\$15.00/month
• Applies if average daily balance falls below \$2,500.00	

## ASPIRE CHECKING ACCOUNT

Minimum Balance .....	\$10.00/month
• Applies if average daily balance falls below \$1,500.00	

## SIMPLY CHECKING ACCOUNT

Simply Checking Cost .....	\$5.00/month
• Service cost waived for members under 24 years old	

## REWARDS CHECKING ACCOUNT

(Product discontinued 11/09/2020- Service cost applies to existing account holders)

Rewards Checking Cost (age 49 or younger) .....	\$6.00/month
Rewards Checking Cost (age 50 or older) .....	\$4.00/month

## PROTECT+ PACKAGE

Protect + Cost .....	\$5.00/month
----------------------	--------------

## LOAN PAYMENTS FROM NON-SPERO FINANCIAL ACCOUNTS/CARDS

Via Phone with Staff Member .....	\$15.00/transaction
In-Person via Branch Staff .....	\$15.00/transaction
Online Loan Pay (Debit Card/One-Time ACH) .....	\$2.00/transaction
Online Loan Pay (Recurring ACH) .....	\$0.25/transaction

## SAFE DEPOSIT BOXES

3x5 .....	\$45.00/box (annually)
3x10 .....	\$70.00/box (annually)
5x5 .....	\$60.00/box (annually)
5x10 .....	\$100.00/box (annually)
10x10 .....	\$135.00/box (annually)

## OTHER FEES

Bill Pay Check Copy .....	\$25.00/item
Checking Account Reinstatement .....	\$35.00
• Applies if you request a new checking account be opened after a prior checking was closed by the credit union	

Check Cashing (member) .....	\$5.00/item
• Waived if \$150.00 is on deposit or at least 50% of check is deposited, or you have an active checking account, credit card, or loan with the credit union	
Check Cashing (non-member) .....	\$5.00/item
Check Charge Back .....	\$10.00/occurrence
• Assessed if any check deposited, used to make a loan payment, or cashed is returned unpaid	
Check Replacement .....	\$30.00/item
• Assessed if non-member requests the credit union to issue an official check to replace an on-us check	
Courtesy Pay .....	\$34.00/occurrence
• Fee applies to checks, automatic payments, & recurring debit card transactions	
Foreign ATM Balance Inquiry in excess of 12/month .....	\$1.00/inquiry
• Fee charged to checking account linked to debit card	
Foreign ATM Withdrawal in excess of 12/month .....	\$1.00/transaction
• Fee charged to checking account linked to debit card	
Inactive/Dormant Account .....	\$5.00/month
• Assessed if there is no activity for more than 365 days and account balance is less than \$100.00	
Levy or Garnishment .....	\$100.00/occurrence
Mortgage Verification .....	\$10.00/request
Official Check .....	\$3.00/item
Online Bill Pay .....	\$5.95/month
• Waived if at least one bill is paid by the 28 <sup>th</sup> of each month using online Bill Pay	
Overdraft (for covered debit card transactions) .....	\$34.00/occurrence
• Fee applies to ATM and one-time debit card transactions	
Overdraft Transfer from Share Account .....	\$2.00/transfer
Paper Statement .....	\$2.00/cycle
• Fee waived for members receiving e-statements, those under 18 years old, or born before 01/01/1954	
Replacement Debit or Credit Card .....	\$10.00/card
Research .....	\$15.00/hour
Returned Statement .....	\$5.00/statement
Return Item Fee (NSF) .....	\$34.00/occurrence
• Assessed when an item is returned due to non-sufficient funds	
Standard Check Order .....	Varies per style/quantity
Statement, Check, or Tax Form Copy .....	\$4.00/item
Stop Payment .....	\$30.00/item
• Applies to ACH, Personal Checks, Online Bill Pay Checks, or Business Checks per item/sequential range of checks	
Wire Transfer Fee (Domestic or International) Incoming .....	\$15.00/wire
Wire Transfer Fee (Domestic) Outgoing .....	\$25.00/wire

## OTHER SERVICE INFORMATION

The fees listed under Other Fees may apply to any share or checking account you have now or in the future. All deposits or transactions received after close of business on a day the credit union is open, received after opening of Night Depository, or received on a day on which the credit union is closed for business will be treated as if received on the next business day open. Business days are Monday through Friday, excluding holidays. EFT=Electronic Funds Transfer, ACH=Automated Clearing House, ATM=Automated Teller Machine, POS=Point of Sale. Some fees listed above are charged each time an item is presented and returned which may result in more than one fee for the same item. When using an ATM not owned by the credit union, there may be a surcharge fee by the ATM operator. All transactions at a Spero Financial owned ATM are free.