



# BUSINESS SERVICES FEE SCHEDULE

Current as of February 15, 2023

P.O. Box 2008, Sumter, SC 29151

1-800-763-8600 • SAFEfed.org

Federally insured by NCUA.

## Bylaw Requirements

Par Value <i>(must remain in savings to keep open)</i> -----	\$5.00
Business Account Service Fee -----	\$0.00

## Miscellaneous Account Items

Balancing Assistance <i>(first assistance FREE)</i> -----	\$10.00/hr	<i>(one hour minimum)</i>
Checks cashed <i>(tax refunds, payroll)</i>		
<i>Applicable fee applies to savings only accounts with balances less than \$100.00 combined or non-active checking accounts.</i>		
\$1.00 – \$500.00 -----	\$5.00/check	
\$501.00 – \$1,000.00 -----	\$10.00/check	
\$1,000.00+ -----	\$20.00/check	

Collection on deposit items not cleared through Federal Reserve ---	\$5.00 + cost
Copy of other account items on file -----	\$2.00
Copy of Statement -----	\$5.00/month
Bad Address -----	\$5.00/month
Inactive/Dormant Account -----	\$5.00/month
<i>An account is considered inactive if there are no transactions for 12 months from last transaction. No fee on balances over \$500.00 and account holders ages 24 and under.</i>	
Early Share Account Closed <i>(if closed within 90 days of account opening)</i> -	\$5.00
Interim History -----	\$5.00/request
Re-Opening Account <i>(within 1 year of closing) (Dormant accounts must bring account status to Par Value)</i> -----	\$25.00 + Par Value
Research/Reconciliation -----	\$10.00/hour
Return Deposit Items: Drawn on third party-----	\$5.00
Return Deposit Items: From an account held in the name of SAFE FCU's deposit account -----	\$25.00
Signature Verification Research <i>(for identification purposes)</i> -----	\$5.00/item
Stop payments <i>(Checks, ACH) (also on replacements)</i> -----	\$30.00/item
<i>SAFE FCU Cashier's Check will have replacement check reissued and payable to the original payee</i>	
Tax/Levy/Garnishment Processing-----	\$50.00/occurrence
Cashing Share Draft Checks Written to Non-Members-----	\$5.00/draft cashed

## Shares (Savings and Checking)

Excessive withdrawal fee from any shares/savings type account -----	\$3.00/withdrawal
<i>(Excessive = 9 withdrawals per quarter if transactions are completed by an employee)</i>	
Check Orders/Re-orders <i>(Easy Street Orders – see Note 2)</i> -----	Charges vary depending on style
Non Sufficient Funds <i>(NSF)</i> -----	\$30.00/item
Overdraft Privilege -----	\$30.00/item
Excessive NSF Items: 41+ NSF items returned per year -----	Closure of checking account
Check Copy <i>(limited copies for legal matters may be waived)</i> -----	\$1.00/check

## Online Funds Transfers

Bill Pay Stop Payment <i>(see Note 2)</i> -----	\$30.00/item
Bill Pay Overnight payment option <i>(see Note 2)</i> -----	\$14.95/item
Bill Pay Same Day option on select payees <i>(see Note 2)</i> -----	\$9.95/item
Popmoney® send and receive money <i>(see Note 3)</i> -----	\$0.50/transaction
Account-to-Account Transfers out of SAFE FCU to other Financial Institution account -----	\$2.00/transfer
Account-to-Account Transfers into SAFE FCU account from other Financial Institution account-----	FREE

## Debit Cards

Replacement Debit Card -----	\$10.00/Debit Card
Debit Card Stop Payment -----	\$10.00/request

## Cashier's Checks - Bank Wires - FAX

Cashier's Checks payable to non account holder <i>(First check FREE)</i> -----	\$2.00/check
Outgoing Domestic Wire Transfer -----	\$15.00* Incoming
Domestic Wire Transfer -----	\$10.00* Outgoing
International Wire Transfer-----	Not available Incoming
International Wire Transfer-----	Not available Fax with Continental U.S. number-----
Fax Outside of Continental U.S -----	\$1.00/page
	\$5.00/first page
	\$2.00/each add'l page

## Safe Deposit Boxes

Safe Deposit Boxes <i>(vary depending on size)</i>	
3 x 5 -----	\$20.00/year
5 x 5 -----	\$28.00/year
3 x 10 -----	\$42.00/year
5 x 10-----	\$50.00/year
10 x 10-----	\$85.00/year

## Currency and Coin Processing

Currency Purchase -----	\$1/partial and/or full strap
Coin Purchase -----	\$0.25/partial and/or full roll

## Coin Processing

Coin Deposit -----	5.0% of total amount
Coin Processing for Members -----	5.0% of total amount
Coin Processing for Non-Members-----	10% on all amounts

## Non-Member Services

Replace member check with SAFE FCU	
Cashier's Check-----	\$25.00
ATM Transaction Fee for Non-Members on SAFE	
FCU-Owned ATMs-----	\$3.00/withdrawal
NPI Request Fees	
Photocopy Reproduction (per page)-----	\$0.25
Microfiche Reproduction (per microfiche)-----	\$0.50
Storage Media Reproduction-----	cost
Search and Processing (per hour)-----	\$22.00
Transportation/Delivery-----	cost

## NOTES:

1. Bill Pay services are allowed on sole proprietorship accounts only. Bill Pay Overnight Payment if information is entered for payment prior to 1:00pm EST. All overnight payments will be sent as checks and cannot be scheduled for a weekend or holiday delivery. The delivery address must be a street address (no PO boxes, international or military addresses). The check will be delivered by UPS and the member will receive a tracking number via email. Only the delivery of the check, not the posting, can be guaranteed so this option should not be used where a service such as utility might possibly be cut off.

2. Popmoney® is a personal payment service that enables members to send and receive money to payees, regardless of where they have their checking account, using only an email address or mobile phone number. No direct exchange of account information is required. The recipient will receive an email or text message alerting them that they are being sent money. The first time they get a Popmoney® payment, they will need to register with Popmoney® and provide the checking account information into which the payment is to be made. If that information is provided by 5pm EST, an ACH transaction the next day will withdraw money from the sender and deposit it to the recipient. After the initial setup, future transactions to that person can be made without any further action on their part. If a payment is not claimed within twelve (12) days, the offer will expire, and no transaction will occur.