



FEE SCHEDULE

(COMMON FEATURES)

The following fees and/or transaction limits may be applied to your account in accordance of our policy and procedures.

Par Value (must remain in savings to keep open) \$5.00

Miscellaneous Account items

Balancing Assistance (first assistance free) (\$5.00 min)	\$10.00/hr
* Bill Paying	\$5.00/month
Incorrect vendor information and STOP PAY	\$10.00/item
Check Copies	\$7.50/check
Checks cashed (tax refunds, payroll)**	
(**Fee applies for Savings Only Accts with balances less than \$100 combined or non-active checking accounts)	
\$1 - \$500	\$5.00/check
\$501-\$1000	\$10.00/check
\$1001+	\$20/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
Inactive/Dormant Account (An account is considered inactive if there are no transactions in a 12 month timeframe.)	\$3.00/quarter
Interim History	\$5.00/request
Re-Opening Account (within 1 year of closing)	
(Dormant accounts must bring account status to Par Value.)	\$25.00+ Par Value
Research/Reconciliation	\$10.00/hr
Return Deposit Items:	
Drawn on third party	\$5.00
From an account held in the name of SAFE's deposit account	\$25.00
Signature Verification Research (for identification purposes)	\$5.00/item
Stop Payments (Checks, ACH) (also on replacements)	\$25.00/item
<small>(SAFE guaranteed funds/teller checks will have replacement check reissued and payable to the original payee)</small>	
Electronic Members (Approved E-Members)	
using branch or MSC for transactions/services that could be performed electronically.....	\$1.00/transaction

Shares (Savings and Checking)

Exceeding Regulation D withdrawals/transfer limitations (See Note 2)	No transfers allowed
Excessive withdrawal fee from shares 0,1,2,9 (excessive = 9 withdrawals per quarter if transactions are completed by an employee.)	\$3.00/withdrawal
Flex Savings permits 1 withdrawal free per month	
2+ Withdrawals same month	\$1.00/withdrawal
SIMMA permits 6 checks clearing per month	
7+ Checks clearing same month	\$1.00/check
Check Orders/Re-orders (Easy Street Orders – See note 1)	Charges vary depending on style
Non Sufficient Funds (NSF) or Discretionary Overdraft Privilege	
Includes items presented by Debit Cards (POS), ACH, or other Electronic withdrawals.	\$25.00/item
Excessive NSF Items: 41+ NSF items returned per year.	Closure of checking account

ATM - Credit Cards - Debit Cards

ATM usage fee exceeding 10 transactions per month	\$.75/transaction
<small>(No surcharge/fee at SAFE machines) (10 free transactions per month at non SAFE ATMs³)</small>	
Credit Card Returned Check Payment	\$25.00
Credit Card Reissue fee on lost/stolen (1st reissue free)	\$15.00
Credit Card Over limit	\$15.00
Credit Card Late Charge	\$25.00
Credit Card Statement copy	\$2.00
Credit Card Sales Receipts	\$2.00
Replacement SAFEMATIC 2 (Debit) or SAFEMATIC (ATM) card	\$5.00

Western Union - Money Orders - Traveler's Checks – Teller Checks - Bank Wires - FAX

Money Order ¹	\$1.50
Teller Checks payable to non account holder (First check FREE)	\$1.00/check
Western Union Quick Cash (Outside U.S. rates may be higher depending on \$ amount and receiving country)	
\$1-\$100	\$14.50*
\$101+	\$19.00*
Bank Wires (Wires outside of U.S. are wired through a corresponding U.S. bank)	\$10.00*
Fax	
Continental U.S. number	\$1.00/page
Outside of Continental U.S.	\$5.00/First page
.....	\$2.00ea. add'l pg.

AMERICAN EXPRESS TRAVEL CHECKS & GIFT CARDS

Traveler's Checks	\$1.00/\$100.00
Traveler's Checks for two	\$1.50/\$100.00
Gift Cheques	\$2.50/cheque
Gift Card	\$3.95/card

Non Member Service Fee

Replace member check with SAFE Teller Check	\$25.00/item
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Other/Miscellaneous

Safe Deposit Boxes (vary depending on size)	
3 x 5	\$20/year
5 x 5	\$28/year
3 x 10	\$42/year
5 x 10	\$50/year
10 x 10	\$85/year
Coin Processing (NOTE: Total for month)	3.0% over \$300/month

Fees and limitations applicable to loans including mortgage related items are detailed in separate disclosures and are provided to you at the time application is made.

Check copy (For documented legal matters may be waived.)	\$1.00
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NOTES:

Fees are subject to change without notice. Call our Member Service Center or visit a branch nearest you for changes that may be applicable to your transaction.

¹Subject to change by agency.

²Easy Street Members (with full membership services) are limited to 5 free Money Orders per month; no charge on regular Traveler's Checks and only \$.50 charge per \$100 on Traveler's Checks for two. Check orders are single orders and limited to 4 free check orders per year. (See your branch MSR for details of full membership services.)

³Federal Regulations limit certain transfers and/or withdrawals from savings-type accounts. The six (6) transactions permitted per month includes transfers or withdrawals by automated devices (computer or telephone), preauthorized, and payments to third parties. Ask a SAFE member service representative for additional details.

⁴ATMs not owned by SAFE may charge per transaction fee. Institution will notify of amount before completing transactions. Note: Inquiries are considered a transaction.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

