



Fee Schedule

The following fees may be applied to your account in accordance with our policy and procedures. Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply. For additional questions, please contact us at 803.469.8600 or 1.800.763.8600. Fees and limitations applicable to loans, including mortgage related items, are detailed in separate disclosures and are provided to you at the time a loan application is made. A par value of \$5.00 is required to establish and maintain membership at the credit union.

Current as of February 14, 2022

Membership Fee	
Membership Fee	\$0

Miscellaneous	
Account Balancing Assistance Fee (per hour) First assistance is free, one-hour minimum	\$10
Check Cashing Fee (per check) Applies to payroll and tax refund checks cashed if savings accounts have combined balances less than \$100 or checking accounts have been inactive for 90 days \$1 - \$500 \$501 - \$1,000 \$1,000+	\$5 \$10 \$20
Foreign Item Deposit Fee Applies when a member deposits a foreign item (cost includes amount charged by Federal Reserve to process)	\$5 + cost
Copy Fee (per document)	\$2
Statement Copy Fee (per month)	\$5
Bad Address Fee (per month)	\$5
Inactive/Dormant Account Fee (per month) Applies if no transactions for 12 months from last transaction, unless balance is more than \$500 and account holders are ages 24 and under	\$5
Interim History Fee (per request) Request for account history before next statement is issued	\$5
Early Account Closure Fee Applies if primary savings account is closed within 90 days of opening	\$5
Re-Opening Account Fee Applies if account is re-opened within one year of closing	\$25
Account Research / Reconciliation Fee (per hour) One-hour minimum	\$10
Returned Member Check Fee Applies when a member deposits a check drawn on the member's account at another financial institution and it is returned for non-sufficient funds	\$25
Returned Third Party Check Fee Applies when a member deposits a check drawn on a third-party's account and it is returned for non-sufficient funds	\$5
Signature Verification Research Fee (per occurrence)	\$5
Fax Fee (per page) Fax to Continental U.S. number Fax to number outside Continental U.S. (\$2 after first page)	\$1 \$5
Tax Levy/Garnishment Processing Fee (per occurrence)	\$50
Notary Public Services Notary public services are available in South Carolina to members. SAFE Federal Credit Union does not notarize wills.	no charge

Savings and Checking Accounts*	
Savings Account Excessive Withdrawal Fee (per item) Applies to 10th and additional withdrawals per calendar quarter on savings accounts if transactions are completed with an employee	\$3
Flex Savings Account Excessive Withdrawal Fee (per item) Applies to 2nd and additional withdrawals in same month	\$1
Money Market Account Excessive Withdrawal Fee (per item) Applies to 7th and additional withdrawals of any type excluding overdraft and loan transfers	\$1
Check Order Fee Varies depending on style and customization. Deluxe Financial Services, Inc is the Credit Union's Approved Check Printer.	varies
Non-Sufficient Funds Fee (per item each time presented)	\$30
Overdraft Privilege Fee (per item each time presented)	\$30
Check Copy Fee (per check)	\$1
Stop Payment Order Fee (per item) Applies to checks and ACH stop payment orders	\$30

Safe Deposit Boxes**	
Safe Deposit Box Fee (per year) Based on dimensions below:	
3 x 5	\$20
5 x 5	\$28
3 x 10	\$42
5 x 10	\$50
10 x 10	\$85

Cashier's Checks and Wire Transfers	
Cashier's Check Payable to Third Party Fee (per check) First cashier's check per day is at no charge, then \$2 per check)	\$2
Outgoing Domestic Wire Transfer Fee	\$15
Incoming Domestic Wire Transfer Fee	\$10

Easy Street Program	
Easy Street Annual Fee (per year) Not applicable if member has direct deposit with \$300 / month or maintains a \$1,000 savings account balance	\$12

Debit Cards	
Debit Card Replacement Fee (per debit card)	\$10
Debit Card Stop Payment Order Fee (per request) A request may include multiple debit card transactions	\$10

Coin Processing	
Member Coin Processing Fee	5.0% over \$100/month
Non-Member Coin Processing Fee	10% on all amounts

Online Funds Transfers	
Bill Pay Stop Payment Fee (per item)	\$30
Bill Pay Overnight Payment Fee (per item)	\$14.95
Bill Pay Same Day Payment Fee (per item)	\$9.95
Debit Card Convenience Payment Fee (one-time transfers only)	\$10
ACH Convenience Payment Fee (one-time transfers only)	\$10
Authorized Return Fee	\$5
Unauthorized Return Fee	\$25

Non Member Services	
Cashier's Check Fee Applies when a non-member requests to convert a check drawn on a different member to a cashier's check	\$25
Foreign ATM Transaction Fee (per withdrawal) Transaction fee charged to non-members using SAFE Federal Credit Union-owned ATMs	\$3
Non-Member Check Fee (per item) Applies when a non-member is cashing a check	\$5

*Federal Reserve Regulation D limits the number of certain outgoing transfers and withdrawals from your savings accounts (including transfers to cover your overdrafts, automatic or pre-authorized ACH debits, ATM withdrawals and transfers, online and mobile banking transfers or payments, telephone transfers and checks, drafts or debit card transactions) to no more than a total of six (6) per month.

**Safe deposit boxes are not insured by the credit union or NCUA.

Federally insured by NCUA