



Truth-In-Savings Disclosure Fee Schedule

Effective 02-19-2020

MEMBER SERVICE FEES				
Share Overdraft Transfer	\$2.00 per transfer			
Holiday Club Early Withdrawal	\$10.00 per withdrawal			
Money Market Account Withdrawal	\$5.00 per transaction over three (3) per month			
Savings Account Dormant Account	\$5.00 per month after twelve (12) months of no activity			
Savings Account Closing	\$10.00 if closed within three (3) months of opening date			
ATM Transactions (withdrawals, inquiries, transfers) for members without a checking account	2 Free per month then \$2.00 each for withdrawals, inquiries and transfers			
Below Par (Accounts below the required \$2.50 minimum)	Up to \$2.49			
Non-Sufficient Funds (NSF)	Up to \$40.00 per item			
Returned Item	Up to \$40.00 per item			
Overdraft Privilege	Up to \$30.00 per item			
Stop Payment	\$15.00 per item			
Copy of Cancelled Check	\$4.00 per item			
Certified Check	\$4.00 per item			
Check Printing	Price varies by style and design			
Account Reconciliation	\$25.00 per hour			
Account Research	\$25.00 per hour			
Escheat Fee (on accounts legally deemed abandoned property)	\$100.00			
Subordination Agreement	\$250.00			
Address Correction	\$5.00			
Statement Copy Reprint	\$4.00 per copy			
Statement Copy (Credit Card Statement)	\$4.00 per copy			
Deposited Item Returned	\$25.00 per item			
Items Sent For Collection	\$25.00 per item			
Outgoing Domestic Wire Transfer	\$20.00 per transfer			
Outgoing International Wire Transfer	\$50.00 per transfer			
Legal Processing	\$100.00 (\$25/hour charge if additional research is needed)			
Corporate Draft	\$2.00 each after one (1) free per day			
Check Protest	\$15.00 per item			
Account History	\$1.00 per page			
Counter/Temporary Checks	\$5.00 for twelve (12) checks			
Visa® Gift Cards	\$3.00 per gift card			
Returned Statement	\$5.00 per statement			
Loan Payment using debit card or eCheck	\$15.00 for debit transaction; \$10.00 for eCheck			
Debit Card Capture from ATM	\$10.00			
Debit Card Replacement	\$10.00			
Credit Card Replacement	\$10.00			
Credit/Debit Card Replacement Express Delivery Charge	Up to \$100.00			
Credit/Debit Card PIN Replacement Express Delivery Charge	\$30.00			
Credit Card Late Payment	\$27.00 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.			
ePay: Bill Pay Stop Payment	\$10.00 per item			
ePay: Bill Pay Overnight Check Payment	\$14.95 per item			
ePay: PopMoney Send Money Standard Delivery (3 Business Days) Next Day Delivery (Next Business Day)	\$0.50 per transaction \$1.00 per transaction			
ePay: PopMoney Request Money Amount Range: \$0.00 - \$249.99 Amount Range: \$250.00 - \$999.99 Amount Range: \$1,000 and above	\$1.00 per transaction \$2.00 per transaction \$3.00 per transaction			
	Basic Checking	Interest Checking	High Yield Checking	Business Checking*
Monthly Maintenance	\$2.00 per month	\$4.00 per month	\$5.00 per month	\$25.00 per month
Credit to Monthly Maintenance	Reduce monthly maintenance charge by \$2.00 with eStatements	Reduce monthly maintenance charge by \$2.00 with eStatements	Reduce monthly maintenance charge by \$5.00 with eStatements and at least \$500 ACH deposits each month	Reduce monthly maintenance charge by \$5.00
ATM Transactions (withdrawals, inquiries, transfers)	2 Free per month then \$2.00 each for withdrawals, inquiries and transfers	4 Free per month then \$2.00 each for withdrawals, inquiries and transfers	4 Free per month then \$2.00 each for withdrawals, inquiries and transfers	\$2.00 each for withdrawals, inquiries and transfers
*Business Checking: Transaction activity will be analyzed on an annual basis and fees are subject to change				
NONMEMBER SERVICE FEES				
Notary Service	\$2.00			
Check Cashing (Only available for checks drawn on Saratoga's Community Federal Credit Union accounts)	\$3.00 per check			



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