



Fee Schedule
Effective 03/15/17

<table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Insufficient Funds - Item Returned (Share Draft/ACH/Debit Card)</td> <td style="width: 20%; text-align: right;">\$25.00</td> </tr> <tr> <td>Courtesy Pay- Item (Share Draft/ACH/Debit Card)</td> <td style="text-align: right;">\$25.00</td> </tr> <tr> <td>Returned Deposit Item</td> <td style="text-align: right;">\$25.00</td> </tr> <tr> <td>Stop Payment (Share Draft/ACH/Debit Card/Online)</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>Credit Union Check Replacement</td> <td style="text-align: right;">\$ 0.00</td> </tr> </table> <p><u>Research Requests</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Copies of checks</td> <td style="width: 20%; text-align: right;">\$ 0.00</td> </tr> <tr> <td>Account Research / Reconciliation</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>Statement Copies</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>Account History and Copies</td> <td style="text-align: right;">\$ 0.00</td> </tr> </table>	Insufficient Funds - Item Returned (Share Draft/ACH/Debit Card)	\$25.00	Courtesy Pay- Item (Share Draft/ACH/Debit Card)	\$25.00	Returned Deposit Item	\$25.00	Stop Payment (Share Draft/ACH/Debit Card/Online)	\$ 0.00	Credit Union Check Replacement	\$ 0.00	Copies of checks	\$ 0.00	Account Research / Reconciliation	\$ 0.00	Statement Copies	\$ 0.00	Account History and Copies	\$ 0.00	<p><u>Wire Transfers</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Bank to Bank Wire Incoming</td> <td style="width: 20%; text-align: right;">\$0.00/Transfer</td> </tr> <tr> <td>Domestic Wires (Outgoing)</td> <td style="text-align: right;">\$20.00/Transfer</td> </tr> <tr> <td>Domestic Wires (Incoming)</td> <td style="text-align: right;">\$0.00/Transfer</td> </tr> <tr> <td>International Wires (Outgoing)</td> <td style="text-align: right;">\$40.00/Transfer</td> </tr> <tr> <td>International Wires (Incoming)</td> <td style="text-align: right;">\$0.00/Transfer</td> </tr> </table> <p><u>Visa Debit Card</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Replacement Card</td> <td style="width: 20%; text-align: right;">\$10.00</td> </tr> <tr> <td>VISA PIN Reminder</td> <td style="text-align: right;">\$0.00</td> </tr> </table> <p><u>Miscellaneous Fees</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Check Cashing for non-members</td> <td style="width: 20%; text-align: right;">\$0.00</td> </tr> <tr> <td>Inactive Account Maintenance</td> <td style="text-align: right;">\$5.00/Month</td> </tr> <tr> <td>Dormant Account Processing</td> <td style="text-align: right;">\$Actual Cost Incurred</td> </tr> <tr> <td>Foreign ATM Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Incorrect Mailing Address (Charged after 3rd month)</td> <td style="text-align: right;">\$5.00/Month</td> </tr> <tr> <td>CU Checks</td> <td style="text-align: right;">\$0.00</td> </tr> </table>	Bank to Bank Wire Incoming	\$0.00/Transfer	Domestic Wires (Outgoing)	\$20.00/Transfer	Domestic Wires (Incoming)	\$0.00/Transfer	International Wires (Outgoing)	\$40.00/Transfer	International Wires (Incoming)	\$0.00/Transfer	Replacement Card	\$10.00	VISA PIN Reminder	\$0.00	Check Cashing for non-members	\$0.00	Inactive Account Maintenance	\$5.00/Month	Dormant Account Processing	\$Actual Cost Incurred	Foreign ATM Fee	\$0.00	Incorrect Mailing Address (Charged after 3 rd month)	\$5.00/Month	CU Checks	\$0.00
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The St. Lawrence Federal Credit Union offers free unlimited on-line access to your accounts. This allows you to view all transactions to accounts you have with the Credit Union. You can also transfer funds to and from shares and share drafts along with making loan payments between accounts within St. Lawrence Federal Credit Union.

Please visit our website at www.stlawrfcu.com for information regarding all of our services and rates.