

Account History Printout Fee	\$5.00
• Silver Checking	Free
Account Number Transfer Fee	\$30.00
Account Reactivation Fee¹	\$25.00
Account Research/Reconciliation Fee (per hour)	\$20.00
ATM Withdrawal Fees:	
• Credit Union owned or CO-OP network ATMs	Free
• Foreign ATM Fee (per transaction)	\$1.00
Cashier's Check Fee (\$250 Minimum):	\$3.00
• With a Checking Account	\$2.00
Check Cashing Fees (per item):	
• Members ²	\$3.00
• Non-members	\$5.00
Check Copy Fee (per item):	\$2.00
• Silver Checking – 3 free per day	
• Gold Checking	Free
Checking Account Fees:	
• Ascend Monthly Fee	Free
• Bronze Monthly Fee	Free
• Freedom Monthly Fee	Free
• Freedom Start-Up Monthly Fee	\$5.00
• Silver Monthly Fee	\$2.50
• Gold Monthly Fee if \$500 minimum balance is not maintained	\$5.00
Corporate Check Fee:	\$1.00
• Silver Checking – 3 free per day	
Dormant Account Fee³	\$4.00
E-statements	Free
Enhanced Overdraft Privilege Fee (per month)	\$5.00
Excessive usage Fees:	
Club Accounts	
• Early Withdrawal (per withdrawal)	\$25.00
Save to Prosper⁴	
• Save to Prosper Withdrawal Fee	\$25.00
Savings accounts	
• More than 6 teller-assisted withdrawals per quarter (per withdrawal)	\$5.00
Daily Interest	
• More than 3 withdrawals per month (per withdrawal)	\$1.00
Garnishment/Levy Fee (per item)	\$20.00
Invalid Address Fee (per month, due to a returned statement)	\$2.00
Limited Activity Fee (per month)⁵	\$4.00
Manual payment due to ACH or check w/ incorrect account number Fee	\$5.00

MAX Services Fees:	
• 24 Hour Phone Teller	Free
• Bill Pay	Free
• Mobile Money	Free
• Online Banking	Free
Money Order Fee (per item)	\$0.49
Non-Member Funds Availability Research Fee (per item)	\$2.00
Non-Sufficient Funds (NSF) Fees:	
• Debit card transaction clearing with NSF	\$18.00
• Returned item for NSF (per presentation)	\$18.00
• Freedom and Freedom Start-Up checking additional per item fee	\$1.00
Notary Service Fee (per signature notarized):	\$1.00
• Gold, Silver, and Ascend Checking	Free
Overdraft Privilege Fee (per item)	\$18.00
Overdraft Protection Fee (only offered on Gold, Silver, and Ascend checking)	Free
Phone Check Withdrawal Fee	\$1.00
Paper Statement Fee (per month)⁶	\$2.00
ProPay Loan Payments:	
Phone	
• ACH (e-check):	\$0.75
• Debit Card:	2.69% of Payment + \$0.25
Self-Serve Portal	
• ACH (e-check):	Free
• Debit Card	\$4.95
Replacement Debit Card Fee	\$10.00
Returned Deposited Check Fee	\$10.00
Statement Copy Fee	\$5.00
Stop Payment Fee – Check or ACH (per item):	\$20.00
Check series	\$25.00
• Corporate Check	\$15.00
Telephone Transfer Fee	\$2.00
Verbal phone request – check clearing information (per check)	\$3.00
Visa Gift Card Fee (per card)	\$4.95
Wire Transfer Fees:	
• Incoming	Free
• Outgoing Domestic	\$15.00

¹ Account Reactivation Fee will be charged when a member requests that a restricted or closed account, due to a negative balance, be reopened. The account must first be brought to a positive balance.

² Check Cashing Fee will be charged if there is less than \$100 on deposit in the savings account and there is no other active relationship at the time of the transaction.

³ Dormant Account Fee will be charged to accounts with no activity for 6 months and a balance less than \$100.00.

⁴ Save to Prosper Withdrawal Fee will be charged for the first withdrawal during a savings period. A second withdrawal during a savings period will result in closure of the account. Penalties not applicable during the month of January.

⁵ Limited Activity Fee will be charged to account with 4 or less transactions during the month, no loans, no share certificates, or less than \$100 total average daily balance. This fee does not apply to Smarty, Journey, or Silver accounts.

⁶ Paper Statement Fee does not apply to Smarty Accounts or primary members 65 years and older.

Items, procedures and/or charges not specifically indicated are subject to St. Louis Community's normal policy and pricing structure. Fees are subject to change without notice.