

<b>Account History Printout Fee</b>	\$5.00
• Silver Checking	Free
<b>Account Number Transfer Fee</b>	\$30.00
<b>Account Reactivation Fee<sup>1</sup></b>	\$25.00
<b>Account Research/Reconciliation Fee (per hour)</b>	\$20.00
<b>ATM Withdrawal Fees:</b>	
• Credit Union owned or CO-OP network ATMs	Free
• Foreign ATM Fee (per transaction)	\$1.00
<b>Cashier's Check Fee (\$250 Minimum):</b>	\$3.00
• With a Checking Account	\$2.00
<b>Check Cashing Fees (per item):</b>	
• Members <sup>2</sup>	\$3.00
• Non-members	\$5.00
<b>Check Copy Fee (per item):</b>	
• Silver Checking – 3 free per day	
• Gold Checking	Free
<b>Checking Account Fees:</b>	
• 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
<b>Corporate Check Fee:</b>	
• Silver Checking – 3 free per day	
<b>Dormant Account Fee<sup>3</sup></b>	\$4.00
<b>E-statements</b>	Free
<b>Enhanced Overdraft Privilege Fee (per month)</b>	\$5.00
<b>Excessive usage Fees:</b>	
<b>Club Accounts</b>	
• Early Withdrawal (per withdrawal)	\$25.00
<b>Savings accounts</b>	
• More than 6 teller-assisted withdrawals per quarter (per withdrawal)	\$5.00
<b>Daily Interest</b>	
• More than 3 withdrawals per month (per withdrawal)	\$1.00
<b>Garnishment/Levy Fee (per item)</b>	\$20.00

<b>Invalid Address Fee (per month, due to a returned statement)</b>	\$2.00
<b>Limited Activity Fee (per month)<sup>4</sup></b>	\$4.00
<b>Manual payment due to ACH or check w/ incorrect account number Fee</b>	\$5.00
<b>MAX Services Fees:</b>	
• 24 Hour Phone Teller	Free
• Bill Pay	Free
• Mobile Money	Free
• Online Banking	Free
<b>Money Order Fee (per item)</b>	\$0.49
<b>Non-member funds availability research Fee (per item)</b>	\$2.00
<b>Non-Sufficient Funds (NSF) Fees:</b>	
• Debit card transaction clearing with NSF	\$18.00
• Returned item for NSF	\$18.00
• Freedom and Freedom Start-Up checking additional per item fee	\$1.00
<b>Notary Service Fee (per signature notarized):</b>	
• Gold, Silver, and Ascend Checking	Free
<b>Overdraft Privilege Fee (per item)</b>	\$18.00
<b>Overdraft Protection Fee (only offered on Gold, Silver, and Ascend checking)</b>	Free
<b>Phone Check Withdrawal Fee</b>	\$1.00
<b>Paper Statement Fee (per month)<sup>5</sup></b>	\$2.00
<b>Replacement Debit Card Fee</b>	\$10.00
<b>Returned Deposited Check Fee</b>	\$10.00
<b>Statement Copy Fee</b>	\$5.00
<b>Stop Payment Fee – Check or ACH (per item):</b>	
• Check series	\$25.00
• Corporate Check	\$15.00
<b>Telephone Transfer Fee</b>	\$2.00
<b>Verbal phone request – check clearing information (per check)</b>	\$3.00
<b>Visa Gift Card Fee (per card)</b>	\$4.95
<b>Wire Transfer Fees:</b>	
• Incoming	Free
• Outgoing Domestic	\$15.00

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Dormant Account fee will be charged to accounts with no activity for 6 months and a balance less than \$100.00.

<sup>4</sup> 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.

<sup>5</sup> 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.*