

# SPENCERPORT

## Federal Credit Union

### FEE SCHEDULE (Effective 01/01/2017)

#### Share Draft (Checking) & Share Savings

Copy of Share Draft (if less than 6 mos. Old)	\$2.00
Copy of Share Draft (If over 6 mos. Old)	\$5.00
Copy of Item Deposited	\$5.00
Copy of Statement (less than 2 mos. Old)	\$5.00
Copy of Statement (more than 2 mos. Old)	\$5.00
Insufficient or Uncollected Funds	\$35.00
Returned Deposited/Cashed Check	\$25.00
Transfer from Savings to Cover	
Overdrawn Check	\$5.00
Below Min Balance on Share (per month)	\$5.00
Dormant Fee (per month)	\$5.00
(Fee starts when there has been no activity for 24 mos.)	
Escheatment Fee	\$25.00
(When abandoned funds must be sent to NYS)	
Early Account Closure Fee	\$20.00
(Closing a membership within 6 mos. of opening it)	
ATM Usage (1 <sup>st</sup> 10 each month are free)	\$1.00 ea
Stop Pmts on Share Drafts, ACH, Bill Pay	\$35.00

#### Misc. Fees

Money Orders	\$3.00
Official Checks Under \$500	\$5.00
Official Checks over \$500	\$5.00
Consumer Loan Late Fee (after 10 days)	\$25.00
VISA Late Fee	\$25.00
Real Estate Loan Late Fee (after 10 days)	2% of Pmt
Replacement ATM, Debit, or Credit Card	\$10.00
Wire Transfer (Outgoing)	\$25.00
Wire Transfer (Incoming)	\$10.00
Legal Action Compliance	\$75.00
IRA Closure (funds leaving SFCU)	\$25.00
FAX Service (local only)	\$1.00 per page
Canadian Check Collection	\$10.00
Returned Mail from Post Office	\$5.00
VISA Gift Card	\$4.00
Stop Payments Official Checks/Money Orders	\$35.00