



CONSUMER SERVICE CHARGE SCHEDULE
(Service Charges Are Effective 5/1/2018)

Consumer Checking Accounts

MyFree Checking	FREE
MyGreen Checking Per Check Written	\$1.00
MyInterest Checking Service Charge If Balance Falls Below \$500	\$5.00 month
Check Image Return with Statement	\$5.00 month
Check Printing (Based On Style Or Design) Shipping Charges For All Orders Paid By Member	Variable
Overdraft Privilege Service (OPS) Paid Item	\$35.00
Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.	
Non-Sufficient Funds (NSF) Returned Item	\$35.00
Stop Payment	\$30.00
Preauthorized Overdraft Transfers Two Free Per Month After That	\$5.00 each
Monthly Transfer Limits Apply See Truth in Savings Disclosure	
Returned Deposited Item	\$7.00
Wire Transfers	
Outgoing Domestic	\$25.00
Outgoing International	\$50.00
Incoming	\$10.00

On-Line Teller/Bill Payer

On-Line Teller	FREE
Bill Payer	FREE
VIP (Remote Deposit Capture)	FREE
Stop Payment on a Bill Payer Check	\$25.00
Copy of a Bill Payer Check	\$5.00
Expedited Bill Payment	
Electronic	\$10.00
Check	\$25.00

Debit MasterCard® and ATM Card

Debit Card POS transactions at any US location	FREE
MasterCard® Cross-Border Fee Pass through from MasterCard®	% of transaction
ATM Transactions at Sharon Credit Union ATM	FREE
ATM Transactions at a non-Sharon Credit Union ATM	\$1.00
<i>Fee waived for MyGreen Checking</i>	
Replacement Card	
Lost/Stolen	\$25.00
Damaged	\$10.00

When you use an ATM not owned by Sharon Credit Union, you may be charged a surcharge fee by the ATM owner or any network used. The ATM owner or network fees are not imposed when you use a participating SUM ATM machine. Inquire about ATM Surcharge Reimbursement for MyGreen Checking. See Truth in Savings Disclosure.

External Funds Transfer (per transaction)

Standard Inbound: Between my accounts	FREE
Popmoney	FREE
Next-Day Inbound: Between my accounts	\$5.00
Popmoney	\$5.00
Standard Outbound: Between my accounts (One Free Per Month)	\$5.00
Popmoney	FREE
Next-Day Outbound: Between my accounts	\$10.00
Popmoney	\$5.00

Safe Deposit Boxes/Storage Lockers

3" x 5"	Annual Fee \$50.00
5" x 5"	\$65.00
3" x 10"	\$75.00
5" x 10"	\$110.00
10" x 10"	\$175.00
18" x 15"	\$200.00
24" x 19"	\$250.00
Late Payment Fee	\$15.00
Lost Key	\$50.00
Drilling Box	\$250.00

CONSUMER SERVICE CHARGE SCHEDULE CONTINUED
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Mortgage Fees

Preparation of Confirmatory Discharge	\$125.00
Preparation of Subordination Agreement	\$125.00
Partial Release Fee	\$300.00
Lien Release Letter	\$10.00
Written Payoff Request	\$25.00
Loan Modification	Varies

Miscellaneous Charges

Foreign Item Collection <i>Fee Pass Through From Collecting Agency</i>	Varies
Account Research Fee <i>One-hour minimum</i>	\$30.00 per hour
Duplicate Statement	\$3.00
IRA Trustee Transfer or Rollover Out	\$35.00
Self-Service Coin Processing	
Members	FREE
Non-Members	10% of total
Abandoned Property Fee	\$50.00
Processing of Levy, Garnishment or other Legal Service	\$100.00 each
Official Check and Money Order <i>One of either FREE per day, Then</i>	\$3.00 each
Undeliverable Mail	\$5.00
Lost Passbook Fee	\$15.00
Verification of Deposit	\$10.00

TRUTH IN SAVINGS DISCLOSURE
SCU DIRECT SHARE SAVINGS ACCOUNT

Please read all disclosures that apply to your account including your Receipt, this Truth in Savings Disclosure, Account Terms and Conditions, Electronic Funds Transfer, Your Ability To Withdraw Funds, the Privacy Notice, the Service Charge Schedule and the Dividend Rate Sheet.

Rate information: The dividend rate and annual percentage yield (APY) may change at any time, as determined by Credit Union management. To earn the advertised rate and APY, you must satisfy the requirements set forth below under Qualifications and Transaction limitations.

Minimum balance requirements: The minimum balance required to open this account and to earn the disclosed annual percentage yield is \$10.00.

Maximum balance requirements: The maximum balance allowed in this account is \$250,000.00. Balances over \$250,000.00 will not earn dividends.

Compounding and Crediting frequency: Dividends will be compounded daily and credited to the account monthly.

Dividend period: The dividend period is a calendar month.

Balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day

Accrual of dividends on deposits: Dividends will begin to accrue on the business day you deposit both cash and non-cash items (for example, checks) to your account.

Qualifications for this account: In addition to meeting the basic Credit Union membership requirements, to qualify for this account and earn the advertised dividend rate and APY, you must open and maintain a checking account. Checking accounts are fully disclosed in our Important Account Information disclosure. If you do not open or maintain a qualifying checking account, you are not eligible for this account. In addition to a qualifying checking account, you must also establish and maintain a automatic transfer from your qualified checking account to this account as described below under Transaction limitations. If, for any reason, an automatic transfer cannot be completed on two consecutive transfer dates, you may be considered ineligible for this account. In this event, the balance in the account will be transferred to your qualifying checking account and this account will be closed.

Transaction limitations: Deposits to this account may be made only by means of a permanent automatic weekly or monthly transfer from your qualifying checking account. The established transfer limits must meet the requirement of not less than \$10.00 and not more than \$1,000.00 per transfer. The transfer amount may be changed from time to time in accordance with the preceding guidelines. Withdrawals from this account may be made by you at any time and in any amount subject to the limitations* cited below. *Withdrawals from this account at an ATM are not permitted. Preauthorized withdrawals initiated to or by third parties from this account are not permitted. Preauthorized withdrawals from this account to cover non-sufficient funds in a Credit Union checking account are not permitted. Preauthorized withdrawals from this account to pay a loan at the Credit Union are not permitted. Other withdrawals from this account not initiated in person to a Credit Union employee, for example through On-Line Teller are subject to regulatory limitations as follows: During any one month, you may not make more than six (6) transfers to another Credit Union deposit account of yours by means of a computer transfer or telephonic order or instruction.

Account Limitations: This account is not available under Individual Retirement Account (IRA), Business or Trust ownership.

General terms and conditions: This account is subject to all the general terms and conditions as disclosed in the Important Account Information disclosures provided to you at the time of account opening.

