

South Bend Post Office Credit Union Effective September 1, 2019
Fee Schedule

Item	Description	Fee
Dormant Account Fee	No Activity for Two Years Three years sent to state of IN (per month)	\$ 5.00
Visa/Debit Card Replacement Fee		\$ 10.00
ACH Returned Fee		\$ 30.00
Check NSF Fee		\$ 30.00
Redeposit ACH Return	No charge for this action	
Returned Item from deposit		\$ 20.00
Copy of Draft		\$ 5.00
Copy of Cashiers Check		\$ 5.00
Statement Copy or Printout	Free on Home Banking	\$ 4.00
Account Research	Per hour	\$ 20.00
Stop Payment	Per item	\$ 20.00
Overdraft Transfer	Per item	\$ 5.00
Cashiers Check		\$ 2.00
Loan Late Fee	after 15 days/per loan	\$ 17.50
Loan Origination fee	Refundable upon loan completion of if loan is denied	\$ 15.00
Wire Transfer fee/Domestic	per wire	\$ 15.00
Wire Transfer fee/Foreign	per wire	\$ 40.00
Deposit Wire Transfer	No charge for this action	
Membership Fee	No charge for this action	
Foreign Exchange Fee	Fee Provided by Star Network	0.80%
Unposted Draft Debit	No charge for this action	
Savings (Draft Posted	No charge for this action	
Draft Returned Credit	No charge for this action	
Share Overdraft (NSF) Fee		\$ 30.00
NSF Returned Draft Fee	ACH, Check, or POS	\$ 30.00
Attorney Fees	Varies	
New Member Promo Prize	Varies	
Savings Bank Sales		\$ 10.00
Collateral Protection Coverage	Place Member coverage on loans/Varies	
Draft Printing Charges	Varies	
Receipt Mailed for Call-in Transaction		\$ 2.00
Returned Mail Fee		\$ 5.00
Verification of Deposit		\$ 10.00
Legal Process	Garnishments, Levies, ETC	\$ 25.00
Escheatment Fee		\$ 50.00
Notary Fee	FREE to members / \$2.00 to Non-Members	\$ 2.00
Share (Fees or Charges)	Misc. Charges	