



## Fee Schedule for Consumer Accounts

Effective 02/01/2019

<b>General Fees</b>	
<b>ATM and Debit</b>	
ATM Transaction Fee (withdrawals, transfers, balance inquiries) -Security Service, CO-OP Network, Stripes Convenience Store ATMs -All other ATMs	Free \$1.50
Debit Card Foreign Transaction Fee	.2% of transaction amount
Currency Conversion Assessment	.9% of transaction amount
Cross-Border Transaction Fee	.9% of transaction amount
Rejected Offline ATM Transactions	\$15.00 per transaction
<b>Checks and Money Transfers</b>	
Official Check*	\$5.00
*Power Protected Checking Account – one free official check or money order per month	
Official Check (non-member)	\$10.00
Money Order*	\$2.00
*Power Protected Checking Account – one free official check or money order per month	
Wire Transfer – Domestic	\$15.00
Wire Transfer – International	\$61.00
Western Union Speed Pay	As permitted by law - fee disclosed at point of transaction
Western Union Money Transfer	\$3.50 plus Western Union fees
Stop Payment for a check, range of checks, ACH	\$25.00
Stop Payment (official check)	\$5.00
Temporary Check (maximum of 12 checks)	\$1.50
Transit Chargeback (returned checks)	\$15.00
Check Printing Fee	Varies
Check Cashing Fee (non-member Security Service check)	\$5.00 per item
Overnight Bill Payment Check	\$20.00
Collection Item (outgoing)	\$5.00
Foreign Item Collection	\$40.00
<b>General Fees</b>	
Non-Sufficient Funds (NSF)	\$32.50
Overdraft Fee (OD)	\$32.50
Account Research or Statement Balancing Assistance	\$25.00 per hour (\$25.00 minimum)
Photocopy and/or Fax	\$1.00 per page
Garnishment/Levies	\$50.00 per order
Replace Lost Debit Card	\$5.00

<b>Account Fees</b>	
<b>Savings (Share)</b>	
Overdraft Transfer Fee Fee assessed on each overdraft transfer in excess of three transfers per month.	\$2.00 per item
Over-the-Counter (Teller) Fee Fee assessed on each withdrawal in excess of four withdrawals per month.	\$2.00 per item
Account Closing Fee Fee assessed if the account is closed within 90 days of opening.	\$5.00
<b>Security Service Power Protected Checking (Share Draft) Security Service Power Protected Merit Checking (Share Draft)</b>	
Monthly Account Maintenance Fee Fee assessed to the account at the end of the calendar month. Fee assessed based on the primary accountholder. If the primary accountholder has multiple Power Protected Checking Accounts, the fee is only assessed once and is assessed to the account with the oldest account opening date.  – Fee waived in months when the primary accountholder has an average daily account balance of \$50,000 or more in at least one Power Protected Checking account. The monthly average balances of multiple Power Protected Checking accounts will not be aggregated for fee waiver determination.	\$6.00
Account Inactivity Fee Accounts are considered inactive if there has been no monetary transaction initiated by the member for 12 consecutive months and the account balance is below \$50.00.	\$10.00 per month
Account Closing Fee Fee is assessed if the account is closed within 90 days of opening.	\$25.00
<b>Security Service Power Checking (Share Draft) Security Service Power Merit Checking (Share Draft) Security Service Power Youth Checking (Share Draft)</b>	
Paper Statement Fee – Fee not assessed on Security Service Power Youth Checking Accounts. – Fee not assessed for electronic statements.	\$3.00 per statement
Account Inactivity Fee Accounts are considered inactive if there has been no monetary transaction initiated by the member for 12 consecutive months and the account balance is below \$50.00.	\$10.00 per month
Account Closing Fee Fee assessed if the account is closed within 90 days of opening.	\$25.00
<b>Money Market</b>	
Minimum Balance Fee Fee waived if the average daily balance of the account is at or above the \$1,000.00 minimum balance.	\$10.00 per month
Excess Transaction Fee Fee for limited transactions in excess of six per calendar month, which include non-teller or non-ATM transactions out of the account, such as, checks, online/phone transfers, automatic transfers, and ACH transactions.	\$10.00 per item
Account Closing Fee Fee assessed if the account is closed within 90 days of opening.	\$10.00

For detailed account information and disclosures, please refer to the Truth-In-Savings Disclosure.