



Fee Schedule for Consumer Deposit Accounts

Effective 10/31/2016

General Fees	
ATM Transaction Fee (withdrawals, transfers, balance inquiries)	
– Security Service ATMs	Free
– CO-OP Network ATMs	Free
– Stripes Convenience Store ATMs	Free
– All other ATMs	\$1.50
Debit Card Foreign Transaction Fee	
Currency Conversion Assessment	.2%
Cross-Border Transaction Fee	.9%
Rejected Offline ATM Transactions	\$15.00 per transaction
Non-Sufficient Funds/Overdraft (NSF/OD)	\$32.50
Applies whether the transaction is created by check, draft, teller withdrawal, ATM/POS withdrawal, ACH debit, or any other electronic means.	
Transit Chargeback	\$15.00
Collection Item (outgoing)	\$5.00
Stop Payment (check or ACH)	\$20.00
Stop Payment for a range of checks	\$10.00
Stop Payment (official check)	\$5.00
Wire Transfer – Domestic	\$15.00
Wire Transfer – International	\$61.00
Replace lost ATM or Debit Card	\$5.00
Check Printing Fee	Varies
Official Check*	\$3.00
*Power Protected Checking Account – one free official check per month	
Official Check (non-member)	\$10.00
Money Order*	\$2.00
*Power Protected Checking Account – one free money order per month	
Temporary Check (maximum of 12 checks)	\$1.50
Traveler's checks	1% of total purchase Minimum of \$1.00
Traveler's checks for 2	1.5% of total purchase Minimum of \$1.50
American Express gift cheques	\$2.50
Account Research or Balancing Assistance	\$15.00 per hour
Photocopy and/or Fax	\$.025 per page
Garnishment/Levies	\$50.00 per order
Western Union Speed Pay	\$7.50
Western Union Money Transfer	\$3.50 plus Western Union fees
Check Cashing Fee (non-member Security Service check)	\$5.00 per item
Overnight Bill Payment Check	\$20.00

Account Fees

Savings (Share)

Minimum Balance Fee Fee is assessed if the combined total balance falls below \$100.00 on all linked deposit accounts. Fee is waived if the primary accountholder meets one of the following conditions: <ul style="list-style-type: none"> – Is a holder of a SSFCU loan – Has a Power Protected or Power Checking Account – Is under 18 years old – Is 65 years or older 	\$3.00 per month
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 is assessed if the account is closed within 90 days of opening.	\$5.00

Security Service Power Protected Checking (Share Draft)

Security Service Power Protected Merit Checking (Share Draft)

Monthly Account Fee Fee will be assessed to the account at the end of the calendar month. Fee is 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. <ul style="list-style-type: none"> – The fee will be waived in months when the primary accountholder has a monthly average 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

Security Service Power Checking (Share Draft)

Security Service Power Merit Checking (Share Draft)

Security Service Power Youth Checking (Share Draft)

Paper Statement Fee <ul style="list-style-type: none"> – Fee is not assessed on Security Service Power Youth Checking Accounts. – Fee is 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 is assessed if the account is closed within 90 days of opening.	\$25.00

Money Market

Minimum Balance Fee Fee is assessed if the daily balance of the Money Market account falls below \$1,000.00.	\$10.00 per month
Excess Transfer Fee Limited transactions are non-teller or non-ATM transactions out of the account, such as, checks, online/phone transfers, automatic transfers, and ACH transactions.	\$10.00 per limited transaction in excess of six (6) per month
Account Closing Fee Fee is assessed if the account is closed within 90 days of opening.	\$10.00