

**SIMPLOT EMPLOYEES CREDIT UNION**  
**SCHEDULE OF FEES\*\***

Accounts with Simplot Employees Credit Union are subject to the requirements below and other terms and conditions as contained in the Membership and Account Agreement and as established by the Board of Directors.

EFFECTIVE FEBRUARY 15, 2021

**ACCESS SERVICES**

Service	Fee
Contact-Telephone Banking	FREE!
Online Banking	FREE!
Mobile Banking	FREE!*
Remote Deposit Capture	FREE!*
Online Bill Pay	FREE!

*\*Simplot Employees Credit Union does not charge a fee for the use of Mobile Banking and Remote Deposit Capture. Your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking.*

**CHECKING ACCOUNTS**

Account	Fee
Monthly Minimum Balance	<b>None</b>
Monthly Fee	<b>None</b>
Services	Fee
Check Printing	Subject to vendor pricing
Paid Check Copy	\$2.00/item, free online
Debit Card	FREE!
Transactions at CO-OP ATMs/Kiosks	FREE!*
Debit Card Replacement	\$5.00
Rush Card – 2-day priority (by 11:00 a.m.)	\$25.00
Non-Sufficient Funds (NSF) Check/ACH/ATM Debit Card Payments	\$30.00/item
Overdraft Transfers from Savings	FREE!
Stop Payment (Check/ACH/Cashier's Check)	\$20.00/item

*\*Non-Co-Op ATM locations may surcharge.*

**CREDIT CARD SERVICES**

Service	Fee
Annual Fee	<b>NONE</b> *Refer to Card Agreement
Balance Transfer Check Copy	\$5.00/item
Replacement Card	\$5.00
Rush Card	\$25.00
Late Fee	\$15.00
Returned Payment Fee	\$25.00/item

## CREDIT UNION SERVICES

Service	Fee
Account Reconciliation/ Research	\$20.00/hour (billed in 15-minute increments)
Cashier's Check	FREE/6 per month/ \$2.00 per item thereafter
Document Copy	\$3.00/item
Domestic Collection Fee	\$10.00
Escheatment to State	\$5.00
Inactive (Dormant) Account Fee*	\$5.00 per year for accounts with balance < \$500
Legal Response Fee (Subpoena/Levy/Garnishment)	\$20.00 per hour (billed in 15-minute increments)
Returned Mail (Bad Address)	\$2.00/per occurrence
Non-Member Check Cashing Fee	\$5.00
Notary Service	FREE
Return Item Fee (Items Presented for Deposit)	\$10.00/item
Statement Reprint – Each Month	\$3.00 (free online with eStatements)
UPS Overnight Delivery	\$25.00
CUMoney Card or Travel Card (Reloadable)	\$5.00 each for issuance
Gift Card	\$2.50 each
Cash Advances by phone	\$10.00 up to \$300 or 4% of total over \$300
Wire Transfer: Incoming	FREE
Wire Transfer: Outgoing (Domestic Only)	\$25.00/wire

\*Members with Savings only or Savings/Checking only with no deposits or withdrawals for 12 consecutive months will be assessed this fee in December of each year.

## LOAN SERVICES

Service	Fee
Loan Origination Fee (on approved loans)	\$25.00
Loan Refinance Origination Fee (on approved loans)	\$25.00
Late Loan Payment	\$15.00

## SAFE DEPOSIT BOX SERVICES

Size	Annual Fee
3" x 5"	\$6.00/year
3" x 10"	\$12.00/year
5" x 10"	\$20.00/year
10" x 10"	\$25.00/year
Lost key replacement	\$195
Drilling of lock	\$200

\*\*The credit union reserves the right to change this without the member's approval, if in the Credit Union's judgement, the change is not adverse to the Member. The Credit Union will notify the member at least 30 days before the change is effective.