



STE
credit union
SERVICE FEES

SAVINGS/CHECKING

Inactive Account Fee (per month) (No activity in one year with balance less than \$50.00)	\$5.00
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CHECKING ACCOUNTS

Courtesy Advance Fee	\$25.00
◆ Returned Check - NSF	\$25.00
◆ Stop Payment	\$25.00
◆ Copy of Check (FREE on E-Accounts)	\$5.00
◆ Certified Check	\$2.00
◆ Account History (per page) (FREE on E-Accounts)	\$5.00
Overdraft Transfer Fee (1st 3 per month FREE)	\$5.00
◆ Past Statement Copies (FREE with E-Account)	\$5.00
E-Accounts - FREE	
E-Pay - FREE	
Electronic Statements - FREE	

ATM/DEBIT CARDS

Replacement Card	\$5.00
\$10 2nd replacement + additional \$10 for each replacement within one year.	
Cash Advance (Debit)	\$2.00
Draft Retrieval	\$5.00
ATM Access on Savings (per month) (fee waived if registered for electronic statement)	\$4.00

CONSUMER LOANS

Secured Loan Processing Fee	\$25.00
Unsecured Loan Processing Fee	\$15.00
Late Fee (10 days past due date)	\$25.00
Skip-A-Payment Processing Fee	\$20.00

VISA

Returned Check	\$25.00
Draft Retrieval	\$5.00
Replacement Card	\$5.00
Late Fee (5 days past due date)	\$25.00
Other Institution Cash Advance	\$5.00

EQUITY LOANS

Application Fee	\$25.00
Processing Fee	\$35.00
Annual Fee	\$35.00
Over Limit Fee	\$10.00
Late Fee	\$25.00
Minimum Advance Fee	\$15.00
Maximum Number of Advance Fee	\$15.00
Non Sufficient Funds Charge	\$25.00

OTHER

Money Orders	\$1.00
American Express Gift Checks	\$2.50
Traveler's Checks	1% of total purchase
Traveler's Checks for Two	1.5% of total purchase
Cashier Check	\$2.00
Wire Transfer In	\$5.00
Wire Transfer Out	\$15.00
VISA Gift Card	\$2.50

◆ Applies to all Credit Union Accounts

FEES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

Effective January 1, 2009