



**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
---	--------

### CHECKING ACCOUNTS

Courtesy Advance Fee	\$30.00
◆ Returned Check - NSF	\$30.00
◆ Stop Payment	\$25.00
◆ Copy of Check (FREE on E-Accounts)	\$5.00
◆ Account History (per page) (FREE on E-Accounts)	\$5.00
Account Research	\$25.00
Overdraft Transfer Fee (1st 3 per month FREE)	\$5.00
◆ Past Statement Copies (FREE with E-Account)	\$5.00
E-Accounts, E-Pay, 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	\$25.00

### 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	\$50.00
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	\$30.00

### OTHER

First Mortgage Application Fee	100.00
Money Orders	\$1.00
Garnishments/Levies	\$25.00
Returned Mail	\$5.00
Early Christmas Club w/d or Reopen Closed Christmas Club	\$10.00
Cashier Check	\$2.00
Wire Transfer Out - Domestic	\$20.00
Wire Transfer In	\$5.00
VISA Gift Card	\$2.50

◆ Applies to all Credit Union Accounts

**FEES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE**

Effective April 20, 2010