

IMPORTANT NOTICE: CHANGES OF SERVICE FEES

Effective February 15, 2022

Thank you for being a member of Sheboygan Area Credit Union ("SACU") and entrusting us with your financial needs. We are always striving to keep fees as low as possible; but we have determined an increase in fees is necessary. The last change occurred in November 2017. The following symbol (*) indicates an account or service fee change. Please review this fee schedule for details regarding our fee structure. We value you as a member and look forward to your continued patronage. If you have any questions, please visit your branch or call us at (920) 459-5151.

CHECKING & SAVINGS ACCOUNTS

Description	Fee Amount
Returned Deposit Item*	\$13.00 each
Overdraft Protection Transfer (Between Deposit Accounts)	\$3.00 per transfer
Courtesy Pay Overdraft Fee (Overdraft Fee) (Share Draft & Electronic Debit)	Item 1: \$15.00 Items 2-4: \$25.00 Items 5-9: \$30.00 Items 10+: \$35.00
Returned Item Fee*	\$28.00 per Item
(Share Draft & Electronic Debit)	
Monthly Service Fee (Checking)	\$3.00
Returned ACH Origination*	\$10.00 per item
Telephone Transfers* (Manual)	\$3.00 each - Loan Payment Transfers Free
Stop Payment Order* (Check or Electronic)	\$25.00/Item or \$50.00/Range
Corporate Check Stop Payment*	\$30.00 per item
Rolled Coin Purchase*	\$0.25 per roll
Cash/Currency Purchase*	\$0.25 per strap
Corporate Check Copy	\$10.00 each
Club Accounts – Early Withdrawal Penalty	1 free per year, then \$15.00 each
Foreign Checks Processing*	\$25.00 per item
ATM Cash Withdrawal (SACU & non-SACU Machines)	4 free then \$0.75 each or \$1.00 per month for unlimited withdrawals

OTHER SERVICE FEES

Description	Fee Amount
Money Orders*	\$3.00 each
Cashier Checks*	1 free per day, then \$3.00 each
Dormant Account Fee* (Over 18) (No activity for 12 months)	\$5.00 per month if Account Balance is under \$200.00.
Account Activity (Printout) In Person Only	\$1.00 per page - Last 30 Days of Activity Free
Statement Copies*	\$4.00 per statement
Check Copy Fee*	\$4.00 each
Returned Statement / Invalid Mailing Address	\$5.00 per month
Account Research / Reconciliation	\$25 per hour 1 hour minimum
Early Account Closing*	\$15.00 (Within 90 days)
Forced Closure Fee*	\$25.00 per account
Photocopies*	\$0.25 per page
Fax (Outgoing or Incoming)	\$1.00
Legal/Levy Processing (Tax Levies, Garnishments)	\$50.00
Debit or ATM Card Replacement Fee (Lost Card)	\$5.00
Debit/ATM Card Rush Order*	\$45.00

SAFE DEPOSIT BOX (ANNUAL FEE) *

Box Size	Fee Amount
3 x 5	\$20.00
3 x 10	\$30.00
5 x 5	\$25.00
5 x 10*	\$45.00
10 x 10*	\$70.00
Replacement Key	\$25.00
Drilling of Box	As Billed

WIRE TRANSFER FEES*

Description	Fee Amount
Incoming Wire	\$10.00
Outgoing Domestic	\$20.00
Outgoing Foreign*	Not Offered

Federally insured by NCUA