



**Fee Disclosures:** This Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and certificate accounts at Singing River Federal CU at this time. SRFCU may offer other rates & fees or amend the rates & fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Fee Disclosure & acknowledges that it is part of the Deposit Account Contract.

<b>Description</b>	<b>Fee</b>
Account Closure within 90 days	\$ 20.00
Account Number Change	\$ 25.00
Account Research	\$15/hr
ACH Manual Transfer Fee	\$ 5.00
ACH Origination Setup/Reversal Fee	\$ 5.00
Bad Address (per item)	\$ 5.00
Bank Wire (incoming or outgoing)	\$ 20.00
Bank Wire - International	varies
Bill Pay Fee	\$ 4.95
Card Replacement - Debit/ATM	\$ 5.00
Copy of Check	\$ 2.00
Copy of Official Check	\$ 5.00
Copy of Statement	\$ 5.00
Counter Checks - per sheet	\$ 2.00
Credit/Debit card phone convenience fee	\$1-\$350 = \$5.00 / \$351-\$999 = \$10.00 / \$1,000 + = \$15
Dormant - per month	\$ 10.00
Early Pay - initiated online	\$ 5.00
Early Pay - staff assisted	\$ 7.00
Excessive withdrawals (over 6 per month)	\$ 5.00
Foreign ATM Surcharge	\$ 1.00
Incorrect Acct Number - ACH item	\$ 5.00
International Debit Card	1%
IRD - Returned Bank Item	\$ 26.00
Loan Deferment Fee	\$ 25.00
Money Order	\$ 2.00
Non Member Transaction Fee	\$ 2.00
NSF/Returned Item Fee (Non ODP)	\$ 28.00
Overdraft Privilege Fee	\$ 26.00
Overdraft Transfers	\$ 2.00
Paper Statement Fee (for some checking types)	\$ 2.00
Personalized Debit Cards	\$ 10.00
Safe Deposit Box Drill Fee	\$ 150.00
Safe Deposit Late Fee	\$ 5.00
Skip a Payment	\$ 25.00
SRFCU Cashiers/Official Check	\$ 2.00
Stop Payment	\$ 26.00
Tax Levy/Garnishment	\$ 75.00
Title Change Processing Fee	\$ 15.00
Unlocatable Fee	\$ 25.00
Verification of Deposit	\$ 10.00
Visa Gift Card	\$ 2.00