

SC National Guard FCU

Fee Schedule

IMPORTANT: This Fee Schedule is part of your Membership Agreement with the Credit Union.

The Agreement, the Rate Schedule, and this Fee Schedule explain the rules which govern your account(s) and account services with us. Please read them carefully and keep them in a safe and convenient place.

Please contact the Credit Union for any questions regarding your account(s).

SC National Guard FCU Main Office 1225 Bluff Road Columbia, SC 29201	Mailing Address: SC National Guard FCU PO Box 9366 Columbia, SC 29290	Phone: 803-799-1090 Toll-Free: 800-922-6310 Fax: 803-254-6315 Email: mailbox@scngfcu.org
---	--	---

Fees and Service Charges Effective March 20, 2014 (All fees subject to change)			
Membership Fee	\$5.00	Share Certificate Early Close/ Withdrawal:	
Statement Copy	\$ 5.00	1. 6 month Certificate	90 days interest calculated
Stop Payment: Share Draft/Check	\$15.00	2. 12-36 month Certificate	180 days interest calculated
Stop Payment: One-Time ACH/Temporary	\$15.00	Federal Express Delivery	\$30.00
Stop Payment: Permanent ACH	\$35.00	Account History Printout	\$ 3.00
Non-Sufficient Funds (NSF)	\$25.00	ACH Origination Set-up	\$5.00
NSF Paid Item Fee	\$25.00	Outgoing Wire	\$15.00
Returned Mail Fee	\$3.00	Incoming Wire	FREE
Overdraft Fee	\$25.00	Check Printing (share draft account)	Prices vary according to style
Late Loan Payment	Greater of 20% of interest due or \$20.00	Club Accounts: Early Withdrawal	\$ 5.00/withdrawal
Deposit/Loan Payment Item Return	\$20.00	Club Accounts: Early Account Close	\$ 5.00
Official Checks - Payable to 3rd Party	\$2.00	Fees Applicable to Guard Card (ATM) & MasterMoney Debit Card:	
Non-member Official Check Issue	\$10.00	Replacement Card	\$ 5.00/card
Deposit Item Return - 3rd Party	\$5.00	ATM Inquiry	\$ 1.00/inquiry
Copies of Official Checks	\$3.00	Force Post (NSF) Fee	\$ 25.00
Copies of Share Drafts/Checks	\$2.00	Pin Reminder-1st reminder is free	\$ 5.00
Dormant Fee (after 12 months of inactivity)	\$5.00/month	Rush Order Fee (Card or PIN)	\$75.00
Account Research – No Charge if CU error	\$10.00/hour	Instant Issue Debit Card	\$10.00
Account Reconciliation	\$ 10.00/hour	Fees Applicable to Visa Credit Card:	
Returned/NSF Item (ACH & checks)	\$ 25.00/item	Replacement Card	\$ 10.00/card
Share Draft Below Minimum Balance	\$ 2.50/month	Late Fee	\$ 15.00
MM Below Minimum Withdrawal	\$20.00	Returned Check Payment	\$ 5.00
Share Account Reactivation	\$ 5.00	Returned LetterCheck	\$ 21.00
Share Draft Account Reactivation	\$ 15.00	Statement Copy	\$ 5.00/copy
Early Account Close - within 6 months of opening	\$5.00		