

Membership	Fee
Membership through Select Employee Group or Geographic	Free
Membership through Center for Community Self-Help	\$5.00
Share Account	
Early closure ( <i>within 6 months of opening</i> )	\$25.00
Excessive electronic withdrawal ( <i>6 free per month, then \$5.00 per occurrence</i> )	Free/\$5.00
Club Account early withdrawal (2 free transactions per year, then \$5 per withdrawal)	Free/\$5.00
Escheat ( <i>after 36 months of inactivity</i> )	\$2.00
Inactive account ( <i>after 12 months of inactivity, per quarter, waived upon request within 60 days</i> )	\$10.00
Levy ( <i>per occurrence</i> )	\$75.00
IRA annual maintenance ( <i>free with \$500 average daily balance</i> )	Free/\$25.00
IRA transfers outgoing	\$15.00
IRA excessive withdrawals ( <i>3 free per month, then \$15 per occurrence</i> )	Free/\$15.00
IRA early withdrawal penalty ( <i>terms of 12 months or less</i> )	90 days of interest
IRA early withdrawal penalty ( <i>terms greater than 12 months</i> )	180 days of interest
Money Market Account excessive withdrawals ( <i>6 free per month, then \$10 per occurrence</i> )	Free/\$10.00
Money Market Account minimum balance ( <i>free with \$500 average daily balance or \$5 month</i> )	Free/\$5.00
Regulation D Monthly Excessive Transaction Fee	\$10.00
Share Draft Account	
Access Checking ( <i>free with \$300 average daily balance on combined deposits or direct deposit</i> )	Free/\$3.00
Classic Checking ( <i>free with \$300 average daily balance on combined deposits or direct deposit</i> )	Free/\$3.00
Benefits Checking ( <i>free with \$500 average daily balance on combined deposits</i> )	Free/\$5.00
Growth Checking ( <i>free with \$1,000 average daily balance on combined deposits</i> )	Free/\$7.00
Personalized Temporary Checks ( <i>4 checks per sheet, first sheet free, then \$3 per sheet</i> )	Free/\$3.00
Box of Checks	Varies
Stop Payment ACH or Draft ( <i>through member services or e-services</i> )	\$25.00
Stop Payment on Credit Union Check	\$25.00
Stop Payment Cancellation	\$10.00
Check cashing fee for "On Us" checks	\$5.00
Copy of cleared Share Draft ( <i>free using Online Banking/per item</i> )	Free/\$3.00
Credit Union Teller Checks payable to third party ( <i>regular/certified</i> )	\$2/\$5
Additional statement copies ( <i>per page</i> )	\$1.00

Card Services	Fee
ATM/Visa Debit Card replacement	\$8.00
ATM/Visa Debit Card mailed to branch	\$5.00
ATM/Visa Debit Card PIN mailed to branch	\$5.00
Self-Help Federal Credit Union ATM transaction	Free
CO-OP ATM transaction	Free
Non CO-OP ATM withdrawal	\$2.00
ATM deposit correction	\$10.00
ATM invalid deposit ( <i>empty envelope</i> )	\$30.00
MasterCard Credit Card replacement	\$8.00
MasterCard Credit Card mailed to branch	\$5.00
MasterCard Credit Card PIN mailed to branch	\$5.00
Online Banking	
Monthly Online and Mobile Banking ( <i>free with electronic statements</i> )	Free/\$3.00
Mobile Deposit	\$.50 per check
Online Bill Pay ( <i>free with direct deposit or Growth Checking Account, not available with Access or Classic Checking Accounts</i> )	Free/\$3.00
Bill Pay transaction ( <i>20 free items per month, then \$1 per item</i> )	Free / \$1.00
Wire Transfer / Remittances	
Outgoing domestic	\$15.00
Outgoing international ( <i>plus cost</i> )	\$25.00
All incoming	\$10.00
Vigo ( <i>where available</i> )	Varies
Western Union ( <i>where available</i> )	Varies
Western Union Quick Collect ( <i>where available</i> )	Varies
General Fees	
Notary Service ( <i>member – per signature, per document, free for CU documents</i> )	\$10.00
Research/Reconciliation ( <i>member/non-member per hour</i> )	\$25/\$50
Photo copies ( <i>per copy, where available</i> )	\$1.00
Fax ( <i>sending &amp; receiving per page, where available</i> )	\$1.00
Returned deposit item	\$10.00
Returned mail ( <i>per account</i> )	\$5.00
Insufficient Funds ( <i>NSF, per occurrence</i> )	\$25.00
Letter Release Travel to Mexico	\$25.00
Money Order	\$1.00
Money Order Stop Payment	Varies

All fees and charges listed in this schedule supersede previous schedules and are subject to change at any time.

Some fees will adjust, as is described in the enclosure.