

# SCHEDULE OF FEES & CHARGES

Effective January 1, 2025



## GENERAL (Applies to All Accounts)

Membership/Association Fee (waived with a minimum initial deposit of \$25) (one-time) .....	\$15.00
Closed account (per membership, if closed within the first 31 days) .....	\$20.00
Stop payment order on checks (per item).....	\$25.00
Stop payment order on check through Digital Banking (per item) .....	\$10.00
Stop payment order on ACH (per item) .....	\$25.00
Stop payment order on bill pay (per item) .....	\$25.00
Stop payment on unclaimed bill pay check (per item) .....	\$25.00
Wire Transfer:	
Incoming.....	\$10.00
Outgoing (domestic only) .....	\$35.00
Southland eTransfers:	
(account to account transfers to or from another financial institution)	
Incoming.....	FREE
Outgoing.....	FREE
Collection item (foreign checks) .....	\$25.00
Member research and/or reconciliation (per hour) .....	\$50.00
Archived document retrieval .....	Actual costs + research fee
Legal processes (subpoena, levy, attachment) (per hour, min. one hour) .....	\$50.00
Third party returned deposit/cashed check (per item) .....	\$10.00
Returned deposit (per item).....	\$25.00
Returned loan payment (per item).....	\$15.00
Returned credit card payment (per item).....	\$25.00
Non-sufficient funds (NSF) returned fee (per presentment) .....	\$29.00
Courtesy pay (per presentment).....	\$29.00
Overdraft transfer from other account (excluding line of credit) (per transfer).....	\$5.00
Inactivity fee (after 1 year of inactivity) (per month) .....	\$5.00
Dormancy notification fee (per item) .....	\$2.00
Escheat fee (after 3 years of inactivity).....	\$2.00
eStatement image from Digital Banking.....	FREE
Statement copy (per statement) .....	\$5.00
Returned mail/bad address (annually).....	\$5.00
Replacement ATM/check card fee.....	\$5.00
Rush ATM/check card fee.....	\$25.00
Deposit adjustment through CO-OP® Shared Branch/ATM/Visa® network.....	\$25.00
Visa foreign transactions in foreign currency (of transaction amount) .....	1%
Visa foreign transactions in U.S. currency (of transaction amount) .....	0.8%
ATM transaction fees:	
(Southland ATM network includes all Southland and CO-OP® ATMs)	
All in network transactions (unlimited) .....	FREE
All out of network transactions (per transaction).....	\$3.00

## SAVINGS ACCOUNTS

Primary savings monthly service fee (waived for Members under 18 and over 65; or with direct deposit, Southland eStatements, checking, money market, certificate, IRA, or loan balance) (per month) .....	\$3.00
Southland Jr. Savers entrance deposit .....	\$5.00
Health Savings account (per month).....	\$2.00

## CHECKING & MONEY MARKET ACCOUNTS

Checking paper statement fee (waived for Members under 18 and over 65; or with direct deposit, Southland eStatements, bill pay, loan balance, or average total deposit balance of \$1,500 or more) (excludes Free, High Yield and Enjoy! Rewards Checking) (per month) .....	\$5.00
High Yield/Enjoy! Rewards Checking paper statement fee (waived for Members with Southland eStatements or over age 65) (per month) .....	\$5.00
Cash Rewards/Super Checking monthly service charge (waived for Members with direct deposit, one bill payment per month, or 10 debit card transaction posted within the month) (per month) .....	\$5.00
Enjoy! Rewards Checking monthly service charge (waived for Members with direct deposit or one bill payment per month, and 10 debit card transaction posted within the month) (per month).....	\$5.00
High Yield Checking monthly service charge (waived for Members with direct deposit or one bill payment per month) (per month) .....	\$5.00
Opportunity Checking (per month).....	\$15.00
Image of paid check through Digital Banking .....	FREE
Copy of paid check (first two per statement period free).....	\$5.00
Temporary checks (free at account opening) (per sheet).....	\$2.00
Non-Member check cashing fee (per item) .....	\$10.00

## INDIVIDUAL RETIREMENT ACCOUNTS

Annual IRA participation fee .....	\$25.00
IRA early withdrawal/closure fee .....	\$25.00

## OTHER SERVICES

Verification of deposit .....	\$15.00
Business accounts cash deposits (total deposits in excess of \$10,000 per month) (per \$100 deposited).....	\$0.50
Corporate/cashier's check payable to third party.....	\$5.00
DMV vehicle title change (includes name change or state change) .....	\$50.00
Coin Exchange:	
Loose coin from Members .....	FREE up to \$500 per month, then 10%
Loose coin from non-Members.....	10%
Notary Service:	
Credit union related business .....	FREE
Non-credit union related Business (per signature) .....	\$15.00