

It is the Intent of this credit union to provide service to our members. However, it is necessary that some services will be paid by those members who use them. The following service charges and fees will be instituted effective **6/1/2020**.

Membership	\$1.00
ATM, Debit Card or PIN Replacement	\$10.00
ATM or Credit Card Account Reinstatement.....	\$20.00
ATM & Debit Dispute.....	\$25.00
ATM Withdrawals (8 free per month) (15th to 15th)	\$1.00
Bad Address – per month.....	\$5.00
Cashier’s Checks	\$1.00
Cashier’s Check Replacement	\$10.00
Check Cashing (for non-members).....	\$5.00
Credit Card Replacement.....	\$10.00
**Courtesy Pay Fee/Overdraft coverage per presentment.....	\$25.00
Dormant Account Fee per Month–after 12 months	\$5.00
Early Account Closure.....	\$10.00
Excessive REG D (6 free).....	\$5.00
Returned Deposit Item	\$15.00
Garnishment/Levy/Escheat Processing.....	\$50.00
Loan Re-write Fee to Lower Interest Rate.....	\$50.00
MMA Excessive Withdrawal	\$25.00
Money Order (Each).....	\$1.50
Mortgage Re-Write.....	Cost plus \$200.00
Notary (Non-Member) Per Document	\$10.00
**NSF-Draft/ACH/POS Fee - Paid or Returned per presentment.....	\$25.00
Research & Corrective Balancing (Hourly Rate)	\$15.00
Share Draft Copy	\$3.00
Share Draft Reinstatement	\$20.00
Statement Copy per Statement <5 years old	\$5.00
Statement Copy per Statement >5 years old	\$10.00
Stop Payment Order – Draft/ACH/EFT.....	\$25.00
Transaction Copy or History per Page	\$1.00
IRA Transfer OUT.....	\$25.00
Loan Late Payment Fee (Consumer & Credit Card).....	\$25.00
Gift Cards	\$3.00
Wire Transfers – Domestic (each) (outgoing)	\$20.00
Wire Transfers – Foreign (each) (outgoing)	\$75.00
Wire Transfers – Domestic (each) (incoming).....	\$5.00
Wire Transfers – Foreign (each) (incoming).....	\$25.00

** An overdraft occurs when you do not have sufficient available funds in your account to pay a presentment.

The available balance is the ledger balance minus any deposits or withdrawals that are on hold or presentments that have been preauthorized but not yet been presented for final payment from your account.



Sunrise Family
Credit Union