



For People on the MoveSM

FEE SCHEDULE

Effective May 1, 2009

Corporate Offices: P.O. Box 1268, Portsmouth, NH 03802 Tel: 603.422.8300
 Overseas Offices: Unit 8195, APO AE 09094 Tel: 0631.351.2000

This Fee Schedule sets forth the conditions, fees and charges applicable to your Regular Savings, Service Checking, ServicePlus+ Checking, Christmas Club, Individual Retirement Account (IRA), Money Market and Certificate Accounts at Service Credit Union. This schedule is incorporated as part of your account agreement with Service Credit Union.

Checking Account Fees

Service Plus Checking Maintenance Fee*	\$9.00
Savings Transfer Overdraft Protection (STOP) per transfer	\$5.00
Courtesy Pay Program	
w/direct deposit (up to \$500 overdraft limit)	\$19.00
w/o direct deposit (up to \$250 overdraft limit)	\$24.00
Temporary Share Draft Issuance Fee - per draft (minimum of 4 drafts must be purchased)	\$5.00
Check Printing Fee - per order**	prices vary
Check Copy - per item	\$1.50

Non-Service Credit Union ATMs†

Withdrawal/Transfer/Credit Card Advance	\$1.50
Inquiry - per transaction	\$7.75

ATM/Point of Sale (POS) Denial Fees

Insufficient Funds/Enter Lesser Amount	\$7.75
Exceed Daily Limit/Restrict Card	\$7.75
ATM Card/Pin Replacement - per item	\$2.00

Returned Items/Insufficient Funds

Uncollected Funds, Insufficient Funds, ACH, Limit Exceeded - per item	\$24.00
Returned Deposit Item - per item	\$20.00
Online Bill Payment (US dollars) Insufficient Fund - per item	\$25.00

Euro Activities

EURO Check	\$4.00
EURO Bill Payments/Internet - per transfer	\$1.00
EURO Bill Payments/In-branch - per transfer	\$1.50

Miscellaneous

STOP Payment - per request	\$15.00
Foreign Check Processing Fee - checks drawn on Non-US Banks - per item	\$18.00
Cashiers Check - withdrawals exceeding four (4) Per month, per check	\$2.00
Research Fee	\$25.00/hr
Statement Copy - per statement period	\$2.00
Bad Address Returned Statement - per return	\$5.00
Inactive Account - per year	\$50.00
Abandoned Account	\$100.00
Levy/Garnishment/Legal Service Fee	\$20.00
Internet Banking Account to Account	
Transfer - Outbound - Standard	\$7.50
Transfer - Outbound - Premium	\$9.00
Online Bill Payment (US dollars) per month*	\$1.95
Foreign Transaction Fee - Visa Debit and VISA Credit	Up to 1% of the transaction amount

Daily Withdrawal Limits

Transactions	Computer On-line Daily Limits	Computer Off-line Daily Limits
Automated Teller Machine(ATM) Withdrawals	\$880.00.....	\$500.00 (network only)
Point of Sale (POS) PIN based	\$880.00.....	\$500.00
Branch Office Withdrawals		
Cash	\$5,000.....	\$500.00
Cash	€ 3,000 (overseas only)	\$500.00
Checks	None	\$500.00

*Applied to Service Plus+ Checking accounts with balances under \$1500. Waived for Checking accounts with Direct Deposit of net pay. **New ServicePlus+ Checking accounts with direct deposit receive first order of custom checks free. † Non-SCU ATM fees do not include fees imposed by foreign ATM owners. Refer to your Account Agreement and Disclosure Statement for additional disclosures.



For People on the MoveSM

RATE SCHEDULE

Corporate Offices: P.O. Box 1268, Portsmouth, NH 03802 Tel: 603.422.8300
Overseas Offices: Unit 8195, APO AE 09094 Tel: 0631.351.2000

This Rate Schedule sets forth the rates applicable to your Regular Savings, Service Checking, ServicePlus+ Checking, Christmas Club, Individual Retirement Account (IRA), Money Market and Share Certificate Accounts at Service Credit Union. This schedule is incorporated as part of your account agreement with Service Credit Union.

The Annual Percentage Yield (APY) is based on the assumption that dividends will remain on deposit until maturity and that a withdrawal or fee will reduce earnings. Certificates are fixed rate accounts and will remain in effect until maturity. If the minimum balance of your certificate increases, thereby qualifying for a higher dividend rate, we must be notified prior to the renewal date. Our certificate program will not make this adjustment automatically. Other accounts are variable rate accounts. The dividend rate and APY may change every month, as determined by the Board of Directors. Refer to your Account Agreement and Disclosure Statement for additional disclosures.