



For People on the MoveSM

FEE SCHEDULE

Effective January 1, 2012

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

ServicePlus Checking Maintenance Fee*	\$9.00
Savings Transfer Overdraft Protection (STOP) per transfer	\$5.00
Courtesy Pay Program**	
w/Direct Deposit (up to \$1,000 overdraft limit)	\$19.00
w/o Direct Deposit (up to \$500 overdraft limit)	\$24.00
Temporary Share Draft Issuance Fee - per draft (minimum of 4 drafts must be purchased)	\$.50
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	\$1.50

Card/Point of Sale (POS) Denial Fees

Insufficient Funds/Enter Lesser Amount	\$.75
Exceed Daily Limit/Restrict Card	\$.75
ATM Card/Pin Replacement - per item	\$2.00
Debit Card Replacement	\$9.00

Returned Items/Insufficient Funds

Uncollected Funds, Insufficient Funds, ACH, Limit Exceeded - per item	\$30.00
Returned Deposit Item - per item	\$20.00
Online Bill Payment (U.S. dollars) Insufficient fund - per item	\$30.00

Euro Activities

Euro Check	\$ 4.00
Euro Bill Payments/Online - 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-U.S. 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
Online Banking Account to Account Transfer - outbound - Standard	\$7.50
Transfer - outbound - Premium	\$9.00
Online Bill Payment (U.S. 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 Online Daily Limits	Computer Offline Daily Limits
Automated Teller Machine(ATM) withdrawals	Account Balance up to \$1,000.	Account Balance up to \$1,000
Point of Sale (POS) PIN/Signature based	Account Balance ††	Account Balance
Branch Office withdrawals		
Cash	\$5,000.	\$500
Cash	€3,000 (overseas only)	\$500
Checks	None	\$500
Other Withdrawal Limits		
Girocard (Euro Cash Card) Germany only	€500 †††	

*Applied to ServicePlus Checking accounts with balances under \$1,500. Waived for Checking accounts with direct deposit of net pay. **Fee waived for everyday debit card transaction overdrafts until your negative balance exceeds \$25, if you opt in. ***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. ††Account balance includes Courtesy Pay if qualified and opted in. †††Refer to your Girocard Account Agreement and Disclosure Statement for additional disclosures. Visa is a registered trademark of the Visa Corporation.