Fee Disclosures



6006 Highway 63 P.O. Box 8685 Moss Point, MS 39562 888-474-0800 www.srfcu.org

This Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and certificate accounts at Singing River Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Fee Disclosure and acknowledges that it is a part of the Deposit Account Contract.

Fee Schedule

Account Closure within 90 days	\$	20.00
Account Number Change	\$	25.00
Account Research		\$15/hr
ACH Manual Transfer Fee	\$	5.00
ACH Origination Setup/Reversal Fee	\$	5.00
Bad Address (per item)	\$	5.00
Bank Wire - International		varies
Bank Wire (incoming or outgoing)	\$	20.00
Bill Pay Fee	\$	4.95
Card Replacement - Debit/ATM	\$	5.00
Copy of Check	\$	2.00
Copy of Official Check	\$	5.00
Copy of Statement	\$	5.00
Counter Checks - per sheet	\$	2.00
Credit/Debit card phone convenience fee \$1 - \$350 = \$5.00 / \$351 - \$99	99 = \$10.00 / \$1000	& up = \$15
Dormant - per month	\$	10.00
Excessive Withdrawals - over 6/month	\$	5.00
Foreign ATM Surcharge	\$	1.00
Incorrect Acct Number - ACH item	\$	5.00
International Debit Card		1%
IRD - Returned Bank Item	\$	26.00
Loan Deferrment Fee	\$	25.00
Money Order	\$	2.00
Non Member Transaction Fee	\$	2.00
NSF/Returned Item Fee (Non ODP)	\$	28.00
Overdraft Privilege Fee	\$	26.00
Overdraft Transfers	\$	2.00
Paper Statement Fee (for some Checking types)	\$	2.00
Safe Deposit Box Drill Fee	\$	150.00
Safe Deposit Late Fee	\$	5.00
Skip a Payment - Promo	\$	25.00
SRFCU Cashiers/Official Check	\$	2.00
Stop Payment	\$	26.00
Tax Levy/Garnishment	\$	75.00
Title Change Processing Fee	\$	15.00
Unlocatable Fee	\$	25.00
Verification of Deposit	\$	10.00
Visa Card Replacement	\$	10.00