



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

Description	Fee
Account Closure within 90 days	\$ 10.00
Account Research	\$ 25/hr
Bad Address (monthly)	\$ 10.00
Bank Wire (incoming or outgoing)	\$ 20.00
Bank Wire - International	\$ 40.00
Card Replacement - Debit/ATM (1st one free)	\$ 10.00
Check Orders	vary based on design/qty
Checking Accounts	River Checking \$ 12.00
	Market Interest < \$999.99 balance \$ 8.00
Christmas Account Early Withdrawal	\$ 10.00
Coin Machine	9%
Copy of Check	\$ 5.00
Copy of Statement	\$ 5.00
Counter Checks (per sheet)	\$ 4.00
Credit/Debit card phone convenience fee	\$1-\$500 = \$5 / \$501 & up = \$10
Dormant - monthly @ 12 months no activity & balance < \$1,000	\$ 10.00
Early Pay - initiated online	\$ 5.00
Early Pay - staff assisted	\$ 7.00
Escheatment Fee	\$ 75.00
Foreign Check Fee	\$ 50.00
International Debit Card (per transaction)	1%
Loan Deferment Fee	\$ 25.00
Money Order / Cashiers Check / Official Check	\$ 3.00
Non Member Transaction Fee	\$ 5.00
Overdraft Transfers	\$ 2.00
Paper Statement (mailed) Fee (for some checking types)	\$ 2.00
Personalized Debit Cards	\$ 15.00
Safe Deposit Box (Annually)	3x5 \$15.00
	3x10 \$25.00
	5x5 \$30.00
	5x10 \$35.00
	10x10 \$75.00
Safe Deposit Box Drill Fee	\$ 150.00
Safe Deposit Late Fee	\$ 5.00
Skip a Payment	\$ 25.00
Stop Payment ACH/Drafts	\$ 26.00
Levy/Garnishment/Subpoena	\$ 75.00
Title Change Processing Fee	\$ 40.00
Verification of Deposit	\$ 10.00
Visa Gift Card	\$ 2.00