

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

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|---|----------------------|
| Copy of check | \$2.00 |
| Copy of official check | \$5.00 |
| Copy of statement | \$5.00 |
| Overdraft Privilege fee | \$26.00 |
| NSF/Returned item fee (Non ODP) | \$28.00 |
| Overdraft transfers | \$2.00 |
| Excessive withdrawals – after 6/month | \$5.00 |
| IRD – Returned bank item | \$26.00 |
| Stop payment | \$26.00 |
| Foreign ATM surcharge | \$1.00 |
| Card replacement – debit/ATM | \$5.00 |
| Bad address (per item) | \$5.00 |
| Dormant | \$10.00 |
| Verification of deposit | \$10.00 |
| Bank wire | \$20.00 |
| Bank wire incoming from Fed | \$45.69 |
| Bank wire – international | varies |
| Tax levy/garnishment | \$45.00 |
| Account research | \$15/hr |
| ACH origination – one time | \$5.00 |
| ACH origination – reoccurring | \$5.00 |
| Account closure within 90 days | \$15.00 |
| Safe deposit box drill fee | \$150.00 |
| Credit/debit card phone convenience fee | \$1 - \$350 = \$5.00 |
| | \$351 & up = \$10.00 |
| Title change processing fee | \$15.00 |
| Unlocatable fee | \$25.00 |
| APEX reversal fee | \$5.00 |
| ACH transfer fee – manual transfer | \$5.00 |
| Incorrect account number – ACH item | \$5.00 |
| SRFCU cashiers/official check | \$2.00 |
| Money order | \$1.00 |
| VISA card replacement | \$10.00 |