

The following Schedule of Fees and Charges is provided as a disclosure to the membership of costs pertaining to the following services:

Electronic Services

Mobile Banking	FREE
Mobile Deposit	FREE
Online Banking	FREE
Online Bill Pay ¹	FREE
Phone Banking (Q-Phone)	FREE
Text Banking	FREE
Account Alerts (email or text)	FREE

Account Charges

Account Activity Fee	\$2/print out
Account Balancing Assistance Fee	\$20/hour
Account Research Fee	\$20/hour
Bad Address Fee	\$5/month
Check Copy Fee	\$2/check
Check Printing Charge	varies
Counter Check Fee	\$2/page
E-Statements	FREE
Excessive Withdrawal Fee	\$10
Fresh Start Checking	\$5/month
Inactive Account Fee (after 1 year)	\$5/month
IRA Closure Fee	\$25
Membership Closure Fee (within 6 months)	\$20
Membership Fee (re-established within 6 months)	\$10
Outgoing ACH Setup	\$5
Paper Statement on Checking Accounts ²	\$1/month
Returned Deposit Fee	\$10/item
Statement Copy Fee	\$2/statement
Stop Payment Fee (Check/ACH item)	\$29/item
Verification of Deposit	\$5
First Mortgage Payoff Statement Fee	\$20

Minimum Balance

Bailey Bobcat Share	\$2/month
Basic Checking Account	\$5/month
Custom Daily Share Savings Account	\$5/month
Custom Market Account	\$10/month
Jr. Executives Share	\$2/month
Membership Share Savings Account	\$5/month
Premier Now Account	\$10/month
Smart Young Investors Share	\$2/month

Excess Withdrawal

Bailey Bobcat Club Account	\$5/withdrawal
Custom Daily Share Savings Account	\$5/withdrawal
Custom Market Account	\$5/withdrawal
Holiday Savings Account	\$5/withdrawal
Jr. Executives Share	\$5/withdrawal
Membership Share Savings Account	\$5/withdrawal
Smart Young Investors Share	\$5/withdrawal
Special Share Savings Account	\$5/withdrawal

Overdraft Fees

Insufficient Funds Fee	\$29/item
Online, Text, Mobile or Q-Phone Transfers	FREE
Overdraft Transfer Fee	\$1
Paid Overdraft Fee	\$29/item
Privilege Pay	\$29
Privilege Pay Reinstatement	\$25

Card Services

ATM Card Issuance Fee	\$10
ATM/Check Card Reinstatement	\$25
ATM/Check Card Replacement Card Fee	\$10/card
Empty ATM Envelope	\$10
Allpoint & CO-OP Network ATM Transactions	FREE
Foreign ATM PIN Based Transaction Fee ³	\$2/transaction
Fresh Start Account Debit Card	\$10
PIN Number Change - ATM/Check Card	\$2
POS Credit Based Transaction	FREE
POS PIN Based Transaction Fee	FREE
VISA Gift Cards	\$2 with SIUCU checking account \$3 without SIUCU checking account
VISA Prepaid Travel Money Card	\$5 for initial load
NEW! Chip (EMV) VISA Prepaid Travel Money Card	\$8 for initial load \$2/re-load

Transfer Fees

Collection Item Fee - Outgoing	\$15 plus costs
Person to Person (P2P)	\$1/transaction
Domestic Wire Transfer Fee	
Outgoing	\$15/item
Incoming	\$5/item
International Draft Fee	\$25/item
International Transfer Fee	
Outgoing	varies
Incoming	varies
Western Union Fee	
Domestic	\$22
International	\$30 less than \$500 \$50 greater than \$500

Safe Deposit Boxes

3 x 5	\$15/year
3 x 10	\$20/year
5 x 10	\$30/year
10 x 10	\$50/year
Box Drill or Key Replacement	cost

General Fees & Charges

Cashier's Check Fee ⁴	\$3/each
Check Cashing Fee (non-member)	\$5
Coin Counting	3% of total (member) 8% of total (non-member)
Copy	\$.10/page
Escheat Notice	\$5
Fax	\$.10/page
Foreign Currency Exchange	\$15 plus costs
Levy Processing Fee	\$50/levy
Loan Payment Over the Phone From External Account	\$7.95
Money Order Fee ⁴	\$2/each
Non-Member Converting Check to Cashiers Check	\$5
Non-Wage Garnishment Processing Fee	\$50/garnishment
Notary Public Service	FREE
Other IRS Processing Fee	\$50/item
Signature Guarantee Fee	\$10/guarantee
Subordination Agreement Fee	\$50
Online, Text, Mobile or Q-Phone Transfers	FREE
Telephone Transfer	\$1

¹A non-usage fee of \$3.00 per month may apply. ²Waived for Jr. Executives and Emeritus Checking Accounts. ³Excludes participating CO-OP and Allpoint Network ATMs. ⁴Waived for Basic Checking, Emeritus Checking, and Premier Now Accounts.

The following Schedule of Fees and Charges is provided as a disclosure to the membership of costs pertaining to the following services:

BUSINESS SERVICES

Electronic Services

Mobile Banking	FREE
Mobile Deposit	FREE
Online Banking	FREE
Online Bill Pay ¹	FREE
Phone Banking (Q-Phone)	FREE
Text Banking	FREE
Account Alerts (email or text)	FREE

Account Charges

Account Activity Fee	\$2/print out
Account Analysis Fee	\$10
Account Balancing Assistance Fee	\$20/hour
Account Research Fee	\$20/hour
Bad Address Fee	\$5/month
Check Copy Fee	\$2/check
Check Printing Charge	varies
Counter Check Fee	\$2/page
E-Statements	FREE
Excessive Withdrawal Fee	\$10
Inactive Account Fee (after 1 year)	\$5/month
Membership Closure Fee (within 6 months)	\$20
Membership Fee (re-established within 6 months)	\$10
Outgoing ACH Setup	\$5
Paper Statement on Checking Accounts	\$1/month
Returned Deposit Fee	\$10/item
Statement Copy Fee	\$2/statement
Stop Payment Fee (Check/ACH item)	\$29/item
Verification of Deposit	\$5

Overdraft Fees

Insufficient Funds Fee	\$29/item
Online, Text, Mobile or Q-Phone Transfers	FREE
Overdraft Transfer Fee	\$1
Paid Overdraft Fee	\$29/item

Card Services

ATM Card Issuance Fee	\$10
ATM/Check Card Reinstatement	\$25
ATM/Check Card Replacement Card Fee	\$10/card
Empty ATM Envelope	\$10
Allpoint & CO-OP Network ATM Transactions	FREE
Foreign ATM PIN Based Transaction Fee ²	\$2/transaction
PIN Number Change - ATM/Check Card	\$2
POS Credit Based Transaction	FREE
POS PIN Based Transaction Fee	FREE
VISA Gift Cards	\$2 with SIUCU checking account \$3 without SIUCU checking account
Chip (EMV) VISA Prepaid Travel Money Card	\$8 for initial load \$2/re-load

Safe Deposit Boxes

3 x 5	\$15/year
3 x 10	\$20/year
5 x 10	\$30/year
10 x 10	\$50/year
Box Drill or Key Replacement	cost

Transfer Fees

Collection Item Fee - Outgoing	\$15 plus costs
Person to Person (P2P)	\$1/transaction
Domestic Wire Transfer Fee	
Outgoing	\$15/item
Incoming	\$5/item
International Draft Fee	\$25/item
International Transfer Fee	
Outgoing	varies
Incoming	varies
Western Union Fee	
Domestic	\$22
International	\$30 less than \$500 \$50 greater than \$500

General Fees & Charges

Additional Night Deposit Bag	\$5
Cashier's Check Fee ³	\$3/each
Check Cashing Fee (non-member)	\$5
Check Printing Charge	varies
Coin Counting	3% of total (member) 8% of total (non-member)
Copy	\$10/page
Deposit Correction Fee	\$5
Escheat Notice	\$5
Fax	\$.10/page
Foreign Currency Exchange	\$15 plus costs
Levy Processing Fee	\$50/levy
Loan Payment Over the Phone From External Account	\$7.95
Money Order Fee ⁴	\$2/each
Non-Member Converting Check to Cashiers Check	\$5
Non-Wage Garnishment Processing Fee	\$50/garnishment
Notary Public Service	FREE
Other IRS Processing Fee	\$50/item
Signature Guarantee Fee	\$10/guarantee
Online, Text, Mobile or Q-Phone Transfers	FREE
Telephone Transfer	\$1

Minimum Balance

Business Share Savings	\$5/month
Business Checking Plus	\$8/month
Business Custom Market	\$10/month

Excess Withdrawal

Business Custom Market	\$5/withdrawal
------------------------	----------------

Transaction Fees

Business Checking ⁵	\$0.15/item
Business Checking Plus ⁶	\$0.10/item

Coin & Currency Fees

Currency Ordering Fee	\$0.60/strap
Rolled Coin Ordering Fee	\$0.10/roll
Foreign Currency Ordering Fee	\$10 plus costs

¹ A non-usage fee of \$3.00 per month may apply. ² Excludes participating CO-OP and Allpoint Network ATMs. ³ Waived for Business Checking Plus Accounts. ⁴ Reduced for Business Checking Plus Accounts. ⁵ After 200 items each month (debit or credit combined) for all Accounts in the aggregate. ⁶ After 400 items each month (debit or credit combined) for all Accounts in the aggregate.