

SEG FEDERAL CREDIT UNION

Effective 11/01/2022

Wire Transfers:

- Incoming	\$2.00 each
- Outgoing	\$20.00 each
- Rejected	\$12.00 each

Notary Service

- Member	Free
- Non-Member	\$5.00 1 st Signature
	\$1.00 per add'l

Insufficient Funds

- ACH/Draft Return	\$35.00 per item
- Courtesy Pay	\$30.00 per item
- Neg Balance Fee	\$35.00 per item
- ACH Origination Return	\$35.00 per item

Non-Member check cashing	\$5.00
Teller Checks (3 rd Party)	\$2.00 each
Account Research	\$20.00 per hour
Return Deposit Items (2 Party)	\$20.00 per item
Stop Payment Requests	\$20.00 each
Stop Payment on Credit Union Issued Checks	\$35.00 each
Copy of Cleared Check	\$3.00 each
Reconciling Account (Free Initially)	\$20.00 per hour
Below Par Balance	\$ 5.00 per month
Dormant Account	\$20.00 per quarter
Problem Account Closure	\$15.00 (If Available)
Bad Address/Return Statement	\$20.00 per quarter
Collection Item Fee	\$25.00 per item
Levy/Writ Fee	\$35.00 per item

IRA's

- Maintenance	\$50.00 yearly
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Fax

- Outgoing/Local	Free
- Outgoing/Long Distance	\$1.00
- Incoming	\$0.50 per page
Copies	\$0.50 per page

Share Draft Minimum Balance Fee (Except Senior & Student Accts)	\$8.50 per month
Share Draft Check Orders (Senior Draft receive 2 free boxes annually) (Student Draft receive first box free)	\$17.89

Christmas Club Withdrawal Fee (Except 11/1-12/25)	\$25.00
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Mobile/Manufactured/Modular Home Book Value Research	\$30.00
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Card Fees

ATM Withdrawal Fee	\$1.50
Card Replacement	\$5.00
Card Overnight Shipping Fee	\$45.00
Gift Card	\$3.50
Prepaid Debit Card	\$5.95
Prepaid Travel Card	\$5.95
Prepaid Reload Fee	\$1.00
Card Convenience Fee	\$5.00

Paper Statement Fee Assessment

Computer-Generated Statement	\$2.00
Add'l Statement Copies	\$1/page

Loan Fees

Skip Pay Fee	\$30.00
GAP Cancellation Fee	\$50.00
MRC Cancellation Fee	\$50.00

Late Fee - Greater of \$10 or 10% of the payment due up to \$100

**** Fees are subject to change****