

PERSONAL ACCOUNTS SCHEDULE OF FEES & CHARGES



Effective: January 1, 2026

GENERAL FEES

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|---|---------|
| Membership/Association fee | \$15.00 |
| <small>(waived with a minimum initial deposit of \$25) (one-time)</small> | |
| Closed account (per membership, if closed within the first 31 days) | \$20.00 |
| Returned mail/bad address (annually) | \$5.00 |
| Dormancy notification | \$2.00 |
| Paper statement fee (per month) | \$5.00 |
| <small>(waived with eStatements or Members under 18) (excludes Free Checking, Visa and HELOC statements)</small> | |
| Statement copy (per statement) | \$5.00 |
| Stop payment on corporate, cashiers' or personal checks, ACH, bill pay or unclaimed bill pay check (per item) | \$25.00 |
| Returned loan or credit card payment (per item) | \$25.00 |
| <small>(If a loan payment is returned unpaid, you may also be subject to a separate late payment fee in accordance with your loan agreement.)</small> | |

WIRE TRANSFERS

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|-------------------------------------|---------|
| Incoming wire | \$10.00 |
| Outgoing wire (domestic only) | \$35.00 |

NON-SUFFICIENT FUNDS (NSF)

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|---|---------|
| NSF fee (per item) | \$14.00 |
| <small>(includes checks, ACH, debit, credit or bill pay presented against insufficient funds)</small> | |
| Courtesy Pay (per item) | \$14.00 |
| Overdraft transfer from other account (per transfer) | \$5.00 |
| <small>(excluding line of credit)</small> | |

CARD SERVICES

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|---|---------|
| All in network transactions (unlimited) | FREE |
| <small>(Southland ATM network includes all Southland and CO-OP® ATMs)</small> | |
| All out of network transactions and inquiries (per transaction) | \$3.00 |
| Replacement ATM/check card fee | \$5.00 |
| Rush ATM/check card fee | \$35.00 |
| Deposit adjustment through CO-OP® Shared Branch/ATM/Visa® network | \$25.00 |
| Dispute/charge-back credit/debit card transaction by phone | \$25 |
| Visa foreign transactions in foreign currency (of transaction amount) | 1% |
| Visa foreign transactions in U.S. currency (of transaction amount) | 0.8% |

ACCOUNT SERVICES

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|--|-----------------------------|
| Collection item (foreign checks) | \$25.00 |
| Account research and/or reconciliation (per hour) | \$50.00 |
| Archived document retrieval | Actual costs + research fee |
| Legal processes (subpoena, levy, attachment) (per hour, min. one hour) | \$50.00 |

DIGITAL BANKING DISCOUNTS

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|---|--------|
| Statement copy | FREE |
| Copy of paid check (unlimited) | FREE |
| Stop payment order on personal checks, ACH or bill pay (per item) | \$5.00 |
| Dispute/charge-back credit/debit card transaction | FREE |

SAVINGS

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|---|--------|
| Primary Savings monthly service fee (per month) | \$5.00 |
| <small>(waived for Members under 18; or with direct deposit, eStatements, checking, money market, certificate, IRA or loan balance)</small> | |
| Health Savings monthly service fee (per month) | \$2.00 |

CHECKING & MONEY MARKET

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|---|---------|
| Enjoy! Rewards Checking monthly service fee (per month) | \$5.00 |
| <small>(waived with direct deposit or one bill payment per month, and 10 debit card transactions posted within the month)</small> | |
| Interest Checking monthly service fee (per month) | \$5.00 |
| <small>(waived with direct deposit or one bill payment per month)</small> | |
| Opportunity Checking monthly service fee (per month) | \$15.00 |
| Temporary checks (free at account opening) (per sheet) | \$5.00 |
| Copy of paid check (per check) | \$5.00 |
| Inactivity fee (after 1 year of inactivity) (per month) | \$5.00 |

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

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|--|---------|
| Annual IRA participation fee | \$25.00 |
| IRA early withdrawal/closure fee | \$25.00 |

PAYMENT SERVICES

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|--------------------------------|------|
| Loan payment via phone | \$12 |
| Loan payment via website | \$3 |

MISCELLANEOUS

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|---|--------------------------------------|
| Corporate/cashier's check withdrawal payable to third party | \$5.00 |
| Non-Member check cashing fee (per item) | \$10.00 |
| Verification of deposit | \$15.00 |
| Coin exchange of loose coin | FREE up to \$500 per month, then 10% |
| Coin exchange of loose coin (Shared Branch Member) | 10% |

| | |
|--|---------|
| Notary Service for non-credit union related business (per signature) | \$15.00 |
| DMV vehicle title change (includes name change or state change) | \$50.00 |

LEGACY ACCOUNTS

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|--|--------|
| Cash Rewards/Super Checking monthly service fee (per month) | \$5.00 |
| <small>(waived with direct deposit, one bill payment per month, or 10 debit card transactions posted within the month)</small> | |

Fees apply to all Southland Credit Union personal accounts. Please refer to the Member Account Agreement and Disclosure for full terms, conditions and additional information.

