

PERSONAL ACCOUNTS SCHEDULE OF FEES & CHARGES



Effective: January 1, 2026

GENERAL FEES

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 or loan 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

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

NON-SUFFICIENT FUNDS (NSF)

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

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

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

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

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

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)

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

PAYMENT SERVICES

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

MISCELLANEOUS

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

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.

