



SCHEDULE OF FEES & CHARGES

Effective January 1, 2020

GENERAL (Applies to All Accounts)

Membership/Association Fee (waived with a minimum initial deposit of \$25) (one-time)	\$15.00
Closed Account (per membership, if closed within the first 31 days)	\$20.00
Stop Payment Order on Checks (per item)	\$25.00
Stop Payment Order on Check through eBranch (per item)	\$10.00
Stop Payment Order on ACH (per item)	\$25.00
Stop Payment Order on ePay (per item)	\$25.00
Stop Payment on Unclaimed ePay Check (per item)	\$25.00
Wire Transfer:	
Incoming	\$10.00
Outgoing (domestic only)	\$35.00
Southland eTransfers: (account to account transfers to or from another financial institution)	
Incoming	FREE
Outgoing	FREE
Collection Item (foreign checks)	\$25.00
Member Research and/or Reconciliation (per hour)	\$24.00
Archived Document Retrieval	Actual Costs + Research Fee
Legal Processes (subpoena, levy, attachment) (per hour, minimum one hour)	\$24.00
3rd Party Returned Deposit/Cashed Check (per item)	\$10.00
Returned Deposit (per item)	\$25.00
Returned Loan Payment (per item)	\$15.00
Returned Credit Card Payment (per item)	\$25.00
Non-Sufficient Funds (NSF) Returned Fee (per presentment)	\$30.00
Courtesy Pay (per presentment)	\$30.00
Overdraft Transfer from Other Account (excluding Line of Credit) (per transfer)	\$5.00
Inactivity Fee (after 1 year of inactivity) (per month)	\$5.00
Dormancy Notification Fee (per item)	\$2.00
Escheat Fee (after 3 years of inactivity)	\$2.00
eStatement Copy	FREE
Statement Copy (per statement)	\$5.00
Returned Mail/Bad Address (per month)	\$2.00
Replacement ATM/Check Card Fee	\$5.00
Rush ATM/Check Card Fee	\$25.00
Deposit Adjustment through Shared Branch/ATM/Visa® Network	\$25.00
Visa Foreign Transactions in Foreign Currency (of transaction amount)	1%
Visa Foreign Transactions in U.S. Currency (of transaction amount)	0.8%

ATM Transaction Fees:

(Southland ATM Network includes all Southland and CO-OP® ATMs)	
All In Network Transactions (unlimited)	FREE
All Out of Network Transactions (per transaction)	\$2.00

SAVINGS ACCOUNTS

Primary Savings Monthly Service Fee (Waived for Members under 18 and over 65; or with Direct Deposit, Southland eStatements, Checking, Money Market, Certificate, IRA, or Loan balance.) (per month)	\$3.00
Southland Jr. Savers Entrance Deposit	\$5.00
Health Savings Account (per month)	\$2.00

CHECKING & MONEY MARKET ACCOUNTS

Checking Paper Statement Fee (Waived for Members under 18 and over 65; or with Direct Deposit, Southland eStatements, Bill Pay, Loan balance, or average total deposit balance of \$1,500 or more.) (excludes Free Checking) (per month)	\$2.00
Cash Rewards/Super Checking Monthly Service Charge (Waived for Members with Direct Deposit, one Bill Payment per month, or 10 Debit Card transaction posted within the month) (per month)	\$5.00
Opportunity Checking (per month)	\$15.00
Copy of Paid Check through eBranch	FREE
Copy of Paid Check (first two per statement period free)	\$3.00
Temporary Checks (Free at Account Opening) (per sheet)	\$2.00
Non-Member Check Cashing Fee (per item)	\$10.00

INDIVIDUAL RETIREMENT ACCOUNTS

Annual IRA Participation Fee	\$25.00
IRA Early Withdrawal/Closure Fee	\$25.00

OTHER SERVICES

Verification of Deposit	\$15.00
Business Accounts Cash Deposits (Total deposits in excess of \$10,000 per month) (per \$100 deposited)	\$0.20
Corporate/Cashier's Check Payable to Third Party	\$5.00
DMV Vehicle title change (includes name change or state change)	\$50.00
Coin Exchange:	
Loose Coin from Members	FREE
Loose Coin from Non-Members	10%
Notary Service:	
Credit Union Related Business	FREE
Non-Credit Union Related Business (per signature)	\$15.00