

SAFCU Fee Schedule

Effective 1-1-2026

Description	Amount
Account Activity Printout	\$1.00 per page
Account Closure Fee (checking and savings)	\$15.00 (if closed within 90 days of opening)
Account Research / Reconciliations	\$25.00 per hr. (1 hour minimum)
Account Verifications	\$3.00 each
ACH Origination (debit only)	\$2.00 each transaction
ATM Transactions - Non-Members at SAFCU's ATM	\$3.00 per transaction
ATM Transactions at SAFCU ATMs	No Fee (if using SAFCU ATM\Debit card)
Audio Response Teller (ART) 325-659-3169	No Fee
Business Checking Account Monthly Fee	\$10.00 if balance less than \$1,000.00
Cashier's Checks	\$2.00 each
Check Cashing Fee - For Non-Members (only government issued checks)	1% of the amount of the check
Check Cashing Fee - Members With Only One Service And Non-Member cashing on Member's account.	\$5.00 - checks less than \$250 \$7.50 - checks more than \$250 \$10.00 - checks more than \$1,000
Check Copy	\$3.00 each
Check Orders/ Printing	Fee depends on style of checks ordered
Check Register (1 free - charge for each additional)	\$1.00 per register
Coin Machine for Members	3%
Coin Machine for Non-Members	8%
Coin Machine - Scottie Savers when deposited to Scottie Acct	Free
Collection Draft	\$15.00
Copies of Documents	\$1.00 per page
Credit Report (by special request)	\$5.00
Debit / Credit Card Card Fee (re-order, lost, or damaged)	\$7.50 First time fee; \$10 thereafter
Dormant (escheat) Account Processing Fee	\$30.00, or remaining account balance
Electronic Bill Pay Monthly Fee	\$2.00
Excessive Share Withdrawals Reg. D Violations	\$1.00 per item (after 6 withdrawals/month)
GAP Insurance	\$425.00
Garnishment/Levy	\$25.00 each
Insufficient Funds (NSF)	\$30.00 Per item (includes Drafts, ACH, ATM, Courtesy Pay, Pre-Authorized withdrawals.)
Internal Vehicle Loan Refinances	\$25.00
Line of Credit - Loan Overdraft	\$20.00
Line of Credit Advance Fee	\$5.00
Loans Late Fee (after 10 days late)	\$20.00
Money Orders	\$1.50 each
Notary Service	\$6.00 for non-members
Online Statements (E-Statements)	No Fee
Outgoing Fax	\$1.00 per page
Overdraft Transfer from Savings	\$3.00 per item
Paper Statements Sent by Mail	\$3.00 (checking accounts only)
Payday Lending Alternative Loans	\$20.00
Phone-In Teller Transfer Fee	\$2.00 each
Re-issue Stale Dated Check	\$50.00
Reopening of Account(s)	\$15.00 (if opened within 90 days of closure) \$5.00 (after 90 days, at member request)
Returned Deposit	\$20.00 per item
Returned Statements, Mail, Bad E-Addresses	\$2.50 each occurrence
Skip - A - Payment	\$30.00
Statement Copy	\$5.00 each
Stop Payment	\$25.00
Temporary Checks	\$1.00 per page (4 checks)
Title document fee (for name changes)	\$25.00
Title document fee (for out of state title)	\$50.00
Transfer to Cover Overdraft (by SAFCU staff)	\$3.00 per transaction
Wire (Incoming)	No Fee
Wire Transfer (Outgoing)	\$20.00 each