

## Other Fees

Account Printout	\$1/pg
Account Research	\$15/Hour
1 hour minimum	
ACH Stop Payment	\$25
AmEx Traveler's Cheques	1% of amount
AmEx Traveler's Cheques For Two	1.5% of amount
Cashier's Check	\$3
Check Cashing Fee	1% of check amount
	Minimum \$3
No charge if the member has an active checking account, an active loan, or matching funds in a Security <i>One</i> FCU deposit account.	
Copy of Statement	\$5
FAX (incoming/outgoing)	\$1/pg
MasterCard Currency Conversion Fee	1% of the transaction
	In US dollars
Notary Public	No Charge
Returned Checks	
Maker	\$10
Two Party	\$5
Return Statement Fee	\$3
Skip Pay	\$25
Telephone Assistance for Balance Inquiry, Withdrawal, Transfer, or Checks Cleared	\$2
Traveler's Express Money Order	\$2
Wire Transfer	
Incoming	No Charge
Outgoing	\$15
International Wires	\$30
Western Union	\$15

- We do not charge for direct deposits to any type of account.
- We do not charge for pre-authorized withdrawals from any type of account.
- Except as indicated elsewhere, we do not charge for electronic fund transfers.



**SECURITY ONE**

*A Member-Owned Federal Credit Union*

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"We Do Business in Accordance  
with the Federal Fair Housing  
Law and the Equal Credit  
Opportunity Act."

# Schedule of Fees & Charges



because your  
money matters



**SECURITY ONE**

*A Member-Owned Federal Credit Union*

Trust Is EVERYTHING<sup>SM</sup>

# Schedule of Fees & Charges



This fee schedule sets forth certain fees and charges applicable to your membership and accounts with Security *One* Federal Credit Union as of January 2008. This schedule is incorporated as part of your Membership Agreement.

## Share Savings Accounts

<b>Abandoned Account Fee</b>	<b>\$5</b>
This fee is assessed when a share savings account balance does not equal or exceed the minimum balance after six months. The dormant fee will be assessed each month until the balance is brought up to the required minimum balance, or the account is presumed abandoned.	
<b>ACH NSF Fee</b>	<b>\$27</b>
<b>Early Account Closing Fee</b>	<b>\$25</b>
Assessed if an account is closed within 90 days after opening.	
<b>Excessive Withdrawal Fee</b>	<b>\$2</b>
Per withdrawal in excess of 3 on-site per month (including withdrawal by check).	
<b>Inactive Account Fee</b>	<b>\$5</b>
Assessed monthly if there is no activity for 6 months and the balance is \$50 or less.	
<b>Membership Fee</b>	<b>\$5</b>
One-time membership enrollment fee.	

## Checking Accounts

<b>ALL CHECKING</b>	
<b>Check Copy (After 2/Month)</b>	<b>\$2 ea.</b>
<b>Check Orders</b>	<b>Prices Vary</b>
<b>NSF Fee</b>	<b>\$27</b>
<b>Overdraft Protection, Per Transfer</b>	
Share Overdraft Fee	<b>\$2</b>
Loan Overdraft Fee	<b>\$1</b>
<b>Overdraft Privilege, Per Occurance</b>	<b>\$27</b>
<b>Stop Payment Fee</b>	<b>\$25</b>
<b>Temporary Check Fee</b>	
Quantity of 8	<b>\$5</b>
Quantity of 16	<b>\$10</b>
<b>easychecking<sup>SM</sup></b>	<b>\$4.93</b>
Service charge per statement cycle if Direct Deposit is not maintained. Fee waived for college students.	

### Regular Checking **\$5**

Service charge per statement cycle if daily balance falls below \$500.

### CU Succeed

No monthly service charge regardless of daily balance.

### ValuePlus Checking

No monthly service charge regardless of daily balance.

### easypay<sup>SM</sup>

#### Canceled Check Copy Fee **\$2.50 ea.**

#### Monthly Fee **\$4.93**

Assessed on or about the first day of the month following the 90-day trial period.

#### Stop Payment Fee **\$15**

May only be placed on check payments (not electronic payments).

## Money Market Accounts

### Excessive Withdrawal Fee **\$10**

Per check in excess of 3 per month.

### Overdraft Privilege **\$27**

## Safe Deposit Boxes

Size	Annual Rent	Size	Annual Rent
3 x 5	<b>\$15</b>	5 x 10	<b>\$20</b>
5 x 5	<b>\$15</b>	7 x 10	<b>\$30</b>
3 x 10	<b>\$20</b>	10 x 10	<b>\$50</b>

## ATM & Debit MasterCard® Fees

### ATM Negative Balance Fee **\$27**

Assessed if any ATM transaction causes savings account balance to become negative.

### ATM PIN Reorder **\$1**

### Card Replacement **\$5**

### Denied ATM Transaction **\$1**

Assessed if a transaction is denied due to insufficient funds, invalid PIN retries, or if withdrawal requests are made in excess of \$500 within a 24-hour period.

### Merchant Transaction **No Charge**

(Debit Card Only)

### NSF Fee **\$27**

(Debit Card Only)

### Point-of-Sale Purchase **\$1**

(PIN required)

### Transaction at Security *One*/ CO-OP Network ATM **No Charge**

### Transaction at "foreign" ATM **\$2**

Includes balance inquiries, transfers, and withdrawals.

**Note:** When you use an ATM not owned by SOFCU, you may be charged a fee by the ATM operator, or any network used. You may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

## Loans

### Delinquent Loan Payment — **5% of scheduled payment with a minimum of \$10.**

Assessed if a payment is received 10 or more days after the due date.

### Loan Reapplication Fee **\$25**

Assessed if member reapplies within 90 days of having been denied. Fee is waived if reapplication is approved.

## MasterCard - Classic & Gold

### Late Charge **\$25**

### Overlimit Fee **\$15**

### Replacement Card Fee **\$5**