



SMART Federal Credit Union

Fee Schedule as of October 1, 2020

Savings Related Charges

Check withdrawal by mail – per transaction	\$3.00
Official Check – each made payable to 3 rd party (after 1 complimentary per day)	\$3.00
Savings to checking overdraft transfer – per occurrence	\$5.00

Money Market Related Charges

First 6 withdrawals (per month)	FREE
Additional withdrawals above 6 (per month)	\$5.00

Checking Related Charges

Checking NSF Item Returned – per item	\$35.00
Checking NSF Item Accepted – per item	\$25.00
Stop Payment	\$25.00
Check Copy – per item	\$5.00 (FREE Online)
Check Printing	<i>Prices vary depending on style</i>
Counter Checks – sheet of 4	\$8.00
Replacement Debit Card	\$10.00 per card

ATM Related Charges

Alliance One Owned ATM's	FREE
Non-Alliance One Owned ATM's	<i>Charges vary by network</i>
Empty ATM Envelope Deposit	\$25.00

Other Service Related Charges

Statement Reprint – per item	\$5.00
Account Reconciliation – per item	\$15.00
Account Research – per hour	\$15.00
Outgoing Wire	\$20.00
Incoming Wire	\$10.00
Returned Deposit Item	\$25.00
Returned 3 rd Party Deposit Item	\$22.00
Skip-a-Pay Fee	\$45.00
Escheatment Fee	<i>Up to \$100.00</i>
Inactive Bill Pay Fee – per month	\$2.00
Account Closure Fee – If account closed within 12 mos. of opening	\$5.00
Inactive - Below Minimum Balance Fee	<i>Up to \$4.99</i>
Replacement Visa Credit Card	\$5.00 per card