

# Truth-in-Savings Fee Schedule

Effective 2/1/08

Statement copies (per statement) .....	\$ 2.00
Stop Payment Request Fee (per check or item).....	\$28.00
Non-sufficient Funds Fee (per item) .....	\$28.00
Overdraft Protection Transfer Fee from Savings Account (per transfer) .....	\$ 2.00 *
*Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means.	
Copy of Cleared Check Fee (per check).....	\$ 1.00
Account printout .....	\$ 2.00
Basic Check Order Fee (per 150 drafts) .....	Price varies depending on style
Research Services Fee (per hour) .....	\$15.00
Excessive Savings Transaction Fee .....	\$ 3.00 (over three per month - per withdrawal)
Minimum balance to avoid service charges and earn APY .....	None
Christmas Club Early Withdrawal Fee (per withdrawal) .....	\$10.00
Returned Item Fee (items deposited, returned unpaid) .....	\$ 5.00
Check Cashing Fee (per check for members who have only a savings account with a balance less than \$200.00. Does not apply to members aged 18 and under).....	\$ 2.00
Account Re-open Fee (accounts voluntarily or involuntarily closed within the last 12 months) .....	\$10.00
Guaranteed Funds Check .....	\$ 5.00
Non-Member Guaranteed Funds Check .....	\$ 6.00 (SRPFCU check collections only)
Travelers Checks for single signature (per \$100.00) .....	\$ 1.00 (No charge for Golden Account Members)
Travelers Checks for two signatures (per \$100.00) .....	\$ 1.50 (No charge for Golden Account Members)
American Express Gift Check (per check).....	\$ 2.00
Gift Card Purchase Fee (per card) .....	\$ 3.00
Closed, Lost, or Stolen Gift Card Replacement (per card).....	\$10.00
Gift Card Maintenance Fee (monthly beginning seventh month from card activation and will occur each month until Card expiration or the available balance is zero).....	\$ 3.00
Safe Deposit Boxes (annual).....	From \$22.00 to \$80.00
Wire Transfer (outgoing) .....	\$20.00
Legal Process (tax, levies, garnishments, etc.): .....	\$50.00/occurrence
Inactivity Fee (60 months without activity) .....	\$50.00/member
Below Par Value Fee (primary savings below minimum balance for six consecutive months).....	\$24.99
Coin Counting Machine Usage.....	3% of Coin Counted

## Credit To Accounts For Member Deposits

### The Credit Union's daily cut-off time:

All deposits or transactions received after the time we close for business on a day when we are open or received after we open our night depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open unless differently disclosed at the depository.

### The Credit Union's daily cut-off time for Uniform Commercial Code Funds Transfers:

Any dollar amount may be transferred on Monday, Tuesday, Thursday, or Friday, until 4:00 p.m. or Wednesday until 11:00 a.m. on a business day. Any request for a transfer after this time will be processed on the next business day we are open.

### The Credit Union's business day disclosure:

Our business days are Monday through Friday, excluding holidays.

Our night depository is opened at 8:30 a.m. daily. Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day unless differently disclosed at the depository.

### Credit Union ATMs:

All funds deposited in excess of \$500 at a Credit Union machine are subject to an initial two business-day hold pending verification of the deposit. Thereafter, longer delays may apply. Deposits made after 3:00 p.m. are considered as made on the next business day.

## Electronic Funds Transfer Services Transaction Limits

**Daily ATM Withdrawal Limits** (from an ATM or a PIN-based point-of-sale cash back transaction).....\$ 400 per day

**Daily Visa Debit Card Limit** .....\$2500 per day

### Daily Cumulative Limit

(Debit Card and ATM withdrawals).....\$2900 per day

Networks Available for EFT Transactions:

STAR®, CIRRUS®, PLUS®, American Express®

**Note:** The owners of non-Credit Union ATMs may charge fees, and any such fee will be paid from your account. These fees are generally called a surcharge.

Inquiries, questions or reporting lost or stolen cards, PINs, etc., telephone or write us at: SRP Federal Credit Union, P. O. Box 6730, North Augusta, South Carolina 29861, (803) 278-4851 or Toll Free 1-800-237-9829.

Call 1-866-564-7328 for Online Bill Payment tracing and inquiries.

After business hours call the appropriate toll-free number listed below:  
1-800-523-4175 to report a lost or stolen Visa Debit card or ATM card.  
1-800-991-4964 to report a lost or stolen Visa credit card.

## Electronic Transaction Fees

### PC TYME (Home banking fees)

Bill Payment (up to 10 payments per month) .....	\$ 4.20
After 10 per month .....	\$ .30
Bill Payment One-time Enrollment Fee .....	\$ 3.95
Stop Payment Request Fee (per item) .....	\$28.00
Photo Copy of Bill Payer Payment.....	\$ 3.00
NSF Bill Payment .....	\$28.00

### Debit Card or ATM

#### Transaction Fees

Non-SRPFCU ATM Machine .....	\$ 1.00
Paid Debit Card Receipt Copy.....	\$ 5.00
International Service Assessment .....	1%**
(**of converted transaction amount)	

Approved Check Printers: Liberty Check Printers, Inc.