

Schedule of Fees and Charges

Effective: June 20, 2024



All products, services, and prices are subject to change.

Account Opening & Usage Fees	
Monthly Service Fees for Accounts	\$0.00
Inactive account (Inactive after 18 months)	\$5 per month
Accounts closed within 90 days of opening	\$20
Overdraft and Non-Sufficient Funds Fees	
Auto Overdraft Protection Transfer (enrollment required)	FREE
Non-sufficient Funds Returned Item Fee: Selfreliance FCU returns an item presented for payment when your account does not have enough funds	FREE
Courtesy Pay (Overdraft) Fee: Selfreliance FCU pays an item when your account does not have enough funds	FREE
Payment & Services Miscellaneous Fees	
Check deposited, returned unpaid Example: You deposit a check from someone who didn't have enough money in his/her account. The amount of the deposit will be subtracted from your balance and you will be charged the Check Return Fee	\$10 per item
Stop payment on checks:	in person request \$25 Digital Banking request \$0
Official Check, Money Order:	first three per calendar month are free \$2
Check Certification	\$10
Stop payment on Official Check or Money Order	\$25
Stale Official Check & Money Order Processing Fee	\$25
Transfer IRA Funds to another institution	\$30
Verification of Accounts	\$10
Incorrect Address Fee	\$2 per month
Business Account Cash Deposit Processing fee, in excess of \$25,000/month	\$1 for each \$1,000
Business Account Bulk Coin Count (over \$25)	3%
Letter of Credit	\$200
Letter of Credit renewal	\$200
Levies, Subpoenas	\$75
Collection fee: Selfreliance FCU check or outside collection item (US check)	\$30
Cashing checks drawn on foreign bank	\$30 per check
Cashing Canadian checks in USD or Canadian Dollars	\$15 per check
Non-Member Check Cashing Fee	\$5 per item
Utility Payments for Selfreliance FCU members	FREE
Notary Public/Signature Guarantee	FREE
New Classic Checking Account first box of checks	FREE
ACH Origination, Cancellation, Update	FREE
Loan, mortgage and VISA® fees available upon request	
ATM & Debit Card Services	
How to avoid ATM Surcharge Fees: - Use Selfreliance FCU, Allpoint, COOP, and MoneyPass networks ATMs	FREE
Visa Debit Foreign transaction fee for each Single or Multiple Currency Transaction in USD	1%
Wire Transfer Fees	
Outgoing Domestic Wire in US Dollar currency:	in person request \$25 Digital Banking request \$15
Outgoing Foreign Wire in US Dollar or Foreign currency:	in person request \$40 Digital Banking request \$30
Incoming Domestic or International Wire Transfer	FREE

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Obtaining Account Information	
Copy of Money Order, Official Check, or Outside Check	\$5
Check copies:	in person request \$5 Digital Banking request FREE
Account activity printout/monthly statement:	in person request \$5 Digital Banking request FREE
Substitute IRS reporting form:	in person request \$5 Digital Banking request FREE
Account research	\$25 per hour
Safe Deposit Boxes	
Available at 2332 W Chicago Ave, Chicago IL and Warren MI offices only	
3 x 5 x 25	\$20/yr
5 x 5 x 25	\$25/yr
3 x 10 x 25	\$30/yr
5 x 10 x 25	\$40/yr
10 x 10 x 25	\$55/yr
Key deposit	\$50
Drilling charge	\$150