

Schedule of Fees and Charges

Effective: March 1, 2025



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%
Debit Card Rush Delivery Fee	\$35

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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

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		\$40/yr
5 x 5 x 25		\$50/yr
3 x 10 x 25		\$60/yr
5 x 10 x 25		\$80/yr
10 x 10 x 25		\$110/yr
Key deposit		\$50
Drilling charge		\$200