

**SPCO Credit Union  
Fee Schedule**

Stop payment (per item)	\$29.00
Stop payment for MasterCard Letter Checks (per item)	\$29.00
NSF - check (per item)	\$29.00
NSF - ACH (per item)	\$29.00
ATM/Debit Card Replacement	\$7.00
MasterCard Replacement	\$7.00
ATM non-member (Proprietary machine)	\$2.00
ATM (Foreign machine)	\$2.00
Domestic Wire Transfer – outgoing (per item)	\$20.00
International Wire Transfer – outgoing (per item)	\$25.00
Cashier's Check (per check)	\$5.00
Western Union (per item)	\$20.00
Club Account (early withdrawal) per transaction	\$7.00
Collection Item (Domestic)	\$20.00
Collection Item (International)	\$25.00
Cancelled check copy (per item)	\$3.00
Statement copy (per page)	\$3.00
FAX service (per page)	\$1.00
Skip-A-Pay (per loan, per event) Max. 2 per calendar yr.	\$25.00
Notary Service (Non-member) - per stamp	\$5.00
NSF Letter mailed (acct. overdrawn >10 days)	\$10.00
Deposit Item Returned (3rd party)	\$29.00
Deposit Item Returned (1st party)	\$29.00
Returned mail/bad address (charged monthly)	\$5.00
Excessive loan denial (on 3rd denial in 12 mo. period)	\$20.00
Early account closure (if closed within 3 mos. from opening)	\$25.00
Cross-account transfer by telephone (per transaction)	\$2.00
Check cashing (Non-member 'on us' checks)	Greater of 1% of chk. amt. or \$5
Account research	\$25.00 per hour
Excessive Share account withdrawals (after 3 in a calendar mon)	\$5.00 per withdrawal
Courtesy Pay (per item(s) cleared)	\$29.00
Share account below minimum \$25.00 balance	\$5.00 per month