

Fee Schedule



SECU TOTAL™ CHECKING & REWARDS MONTHLY SERVICE FEE	None
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ATM & ELECTRONIC TRANSFER FEES	All ATM transactions at SECU/CO-OP/ Allpoint network at the following locations: <ul style="list-style-type: none"> • CVS, Walgreens, Costco, Target, Speedway 	Free
	Withdrawal and Non Withdrawals at ATMs other than SECU/CO-OP/Allpoint Network	No SECU Fee ¹
	Domestic Wire Transfers (each)	Incoming – Free Outgoing – \$20
	International Wire	\$40.00

¹When using ATMs out of the SECU, CO-OP, or Allpoint networks, please remember that the financial institution providing the ATM may charge a fee (called a surcharge), and multiple fees may be charged if the customer executes multiple transactions, such as making a balance inquiry and then withdrawing money.

CHECK SERVICES	Personal Checks	1 free order of SECU style checks per account per calendar year
	Official Checks and Money Orders	\$2.00 each

ONLINE & MOBILE BANKING FEES	Online Banking	Free
	Online Bill Pay	Free
	Remote Deposit Capture	Free
	Online Person to Person Payments	Free
	Online Statements	Free
	Mobile Banking	Free (carrier rates apply)

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**OVERDRAFT
OPTIONS,
FEATURES
AND FEES**

<i>Fee</i>	<i>Policy</i>	
<p>\$30.00 per overdraft due to insufficient or uncollected funds.</p> <p>INSUFFICIENT FUNDS: There is not a sufficient Available Balance or Total Balance in your account. The transaction may be paid or returned.</p> <p>UNCOLLECTED FUNDS: There is not a sufficient Available Balance due to holds. The transaction may be paid or returned.</p>	<p>An overdraft is created when the Available Balance in your Checking, Share Savings, or other deposit account is insufficient to cover a check, withdrawal, automatic transfer, electronic transaction, returned deposited item or any other electronic purchase payment, or debit.</p> <p>We will decline ATM withdrawals if there is not a sufficient Available Balance in your account. You will not be charged a fee when this occurs.</p> <p>If a check, automatic payment or everyday debit card purchase is presented for payment and you do not have a sufficient Available Balance in your Checking account at that time, we will attempt to transfer funds to cover the transaction from your line of credit and/or savings account(s) unless you select otherwise. There is no fee for this service.</p> <p>If there is an insufficient Available Balance in your Line of Credit and/or Savings account(s) to transfer to your Checking Account when the transaction is presented for payment, our actions will depend on whether or not the account has Courtesy Pay. See further details below.</p>	
	<p>Courtesy Pay available on account. This is the default for our checking accounts.</p>	<p>We may pay the transaction, rather than return it, and charge a \$30.00 fee.²</p>
	<p>Member has opted-in to cover every day debit card purchases and has Courtesy Pay.</p>	<p>We may authorize the transaction, rather than decline it, and charge you a \$30.00 fee.²</p>
	<p>Member has opted-out of Courtesy Pay or the account is not eligible.</p>	<p>Checks and automatic payments will be returned/declined and you will be charged a \$30.00 fee.²</p> <p>Every day debit card purchases will be declined and you will not be charged a fee.</p>

See our Membership Agreement & Disclosures for more details and definitions on Checking Account Balances and Overdrafts.

² If the transaction is resubmitted for payment and the Available Balance is still insufficient, you may be charged an additional fee each time the transaction is resubmitted.

HOW TO AVOID OVERDRAFTS

- Keep an eye on your **Available Balances** with our free Online Banking, Mobile Banking, and Expressline services.
- Set up free alerts, such as Total Balance or overdraft notifications to help better manage your money. You can receive them through text, email, or push notification. (Carrier rates apply)
- Set up Direct Deposit of your paycheck for immediate access to funds and avoid check hold times.
- Apply for a Preferred Line of Credit. Contact us for rates and terms.

DEPOSIT AND WITHDRAWAL POSTING ORDER

In general, your deposits and credits are added to your account first, then your withdrawals are subtracted in the order in which they were received. More specifically, deposits and credits post in this order:

1. Payroll and electronic credits (deposits)
2. Electronic debits (withdrawals) in the order received
3. Check debits in the order received
4. Debit card debits in the order received

Remember that while there is a hold on a check or debit card transaction, that money will not be available to you.

WHEN ARE FUNDS AVAILABLE?

	<i>Cash Deposits</i>	<i>Check Deposits</i>
Video Teller Center/Branch	Full amount immediately	Full amount immediately ³
ATM	Full amount immediately	\$500 immediately, remainder next business day
Mobile Deposit or My Deposit	Not applicable	\$500 immediately, remainder in 2 business days

3 Some items may be subject to an exception hold. For more detailed information, please consult our Membership Agreement and Disclosures booklet.

Savings

	<i>Share Savings</i>	<i>Money Market</i>	<i>Advantage Money Market</i>
Monthly Service Fees	\$3.00*	None	None
Minimum to Open Account	\$10.00	\$2,000	\$25,000
Minimum to Earn Interest of Dividends	\$0.01	\$2,000	\$25,000

*Ways to avoid a monthly fee on a **Share Savings Account**:

- Maintain a \$200 average monthly balance
- Have another SECU deposit or loan account
- Age 70 or older
- Age 25 or younger

Ask about our Certificates of Deposit and Holiday Savings accounts for additional savings options.

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Fees Applicable to All Accounts

ADDITIONAL SERVICES	Check Copy/Check Look Up <small>Images of checks are available for free up to 180 days through Online Banking</small>	\$5.00 each
	Copies of Statements/History <small>Statements are available up to 3 years in Online Banking</small>	\$5.00 each
	ATM/Debit Card Replacement	\$5.00 each
	Returned Deposited Item	\$10.00
	Stop Payment (Personal and Official Checks and Electronic Payments)	\$20.00 each
	Account Reconciliation & Research	\$20.00 per hour
	Verification of Deposit	\$10.00 each
	Foreign Debit Card Transactions – ATM and Point of Sale	1% of the transaction amount ⁴
	Account Closure	No fee <small>*We may impose a penalty for withdrawing funds from your Certificate of Deposit account(s) before the maturity date. See Membership Agreement and Disclosures for more details.</small>
	Escheat Fees <ul style="list-style-type: none"> • Balances \$50 and under • Balances over \$50 	\$10.00 each \$20.00 each
	Expedited Shipping of Cards and Checks	Varies
	Garnishment/IRS Levy/ Attachments/Liens	\$100.00 each
Undeliverable Statements	\$3.00	

⁴ This fee, calculated in U.S. dollars, will be imposed on any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. See Membership Agreement and Disclosures for more details

These fees are incorporated by reference and made a part of the Membership Agreement and Disclosures applicable to your account with SECU and are subject to change without notice except as required by law.

Please see our Membership Agreement and Disclosures for more details.

secumd.org

**PO Box 2148 Glen Burnie, MD 21060
 Federally Insured by NCUA | July 2021**