

SOLUTIONS FEDERAL CREDIT UNION FEE SCHEDULE

Standard Credit Union services are generally provided at little or no cost to the members. However, to offset the costs of certain specialized services, a fee is charged in the following instances.

Minimum balance to open an account is \$25.00 if a member is 18 or older.

Minimum balance to open an account is \$5.00 if a member is under 18 years of age.

ACCOUNT SERVICES

*	Copy of a Statement	\$5.00 per page.
*	Computer History	\$2.00 per page.
*	Money Order	\$1.00
*	Travelers Checks	\$1.00 per \$100.00
*	Copy of a Credit Union Check	\$5.00
*	Credit Union Check under \$1,000.00	\$2.00.
	(free if it is for taxes or made out to the member)	
*	Replace VISA Check Card (unless stolen)	\$10.00
*	Stop Payment of a Credit Union Check	\$20.00.
*	Return Mail – up to 12 months	\$2.00 per return.
*	over 12 months	\$5.00 per return.
*	Incoming Wire Transfer	Free.
*	Outgoing Wire Transfer	\$25.00. International wire \$40.00.
*	Letter of Protest	\$30.00.
•	To pull Multiple statements over 2 years old	\$10.00 minimum \$250.00 maximum.
•	Low balance fee (under minimum bal.)	\$10.00 per month.
•	Inactivity fee (no activity 12 months)	\$15.00 per quarter
•	Negative balance due to VISA transaction	\$10.00 per recurring transaction occurrence.
•	Notary fee	\$2.00 per oath.

SHARE ACCOUNTS

•	Only accounts with balances of \$100.00 or more will earn interest. (This excludes youth accounts under 18 years of age.)	
*	Account closure fee	\$10.00 if closed within 180 days of opening
*	Account reopening fee	\$10.00 if opened within 180 days of closing
*	IRA withdrawals	\$10.00 after the 12 th withdrawal in a year

SHARE DRAFT ACCOUNTS

*	Stop payment of a draft	\$20.00 per draft.
*	Copy of a draft	\$2.00.
*	Copy of a draft faxed	\$5.00.
*	Overdraft Non Sufficient Funds	\$30.00 per draft.
*	ACH Non Sufficient funds	\$30.00 per item.
*	Manual Transfers (savings acct first 3)	\$2.00. transfers 4, 5, and 6 would be \$5.00.
*	Manual Transfer (different acct or suffix other than savings)	\$5.00.
*	Starter checks, initial page (4) free after that	\$2.00 per page (4).

LOANS

*	Late Fee Consumer Loans over 14 days	\$15.00.
*	Late Fee Home Equity Loans	\$30.00.
*	Skip a payment fee	\$30.00.