

## Credit Union Membership

Business Savings \$5.00 Par Value

## Business Banking Membership Fees

Business Basic Checking \$0.00/per month  
Business Advantage Checking \$30.00/per month  
Business Premium Checking \$50.00/per month

## Savings Account Fees

Business Savings  
Account Minimum Balance \$5.00/Month if the minimum balance is not maintained  
Bad Address \$10.00/ Month

## Inactive Dormant Accounts

\$5.00/Month if no transactions after 12 months  
Account Closure \$25.00 if closed within 90 days of opening

## Money Market Accounts

Excess Transaction \$32.00/Item  
NSF \$29.00/Item  
Below Minimum Withdrawal (\$100) \$32.00/Item

## General (Apply to all checking)

Check Copy \$3.00/Item  
Check Printing Prices vary depending on Style Selected  
Overdraft Transfer \$3.50/Occurrence  
OD Privilege Fee \$29.00/Item  
Returned NSF \$29.00/Item

## ATM & Credit/Debit Card Fees

ATM Withdrawal – Non-SSSCU <sup>(1)</sup> \$2.00/ Occurrence  
Errors on Non-SSSCU ATM Deposit Slips \$2.00/Occurrence

## Plastic Card – Expedited Fees <sup>(2)</sup>

2-Day Shipping \$26.25/Occurrence  
Overnight Shipping \$42.00/Occurrence

## Wire Transfers

Incoming \$10.00/Transfer  
Outgoing Domestic \$35.00/Transfer

## Other Service Fees

Account Levy/Garnishment \$75.00/Occurrence  
Account Research \$25.00/Hour  
ACH Origination Return \$15.00/Item  
Incoming ACH-Originated by SSSCU<sup>(3)</sup> \$30.00/Monthly  
Outgoing ACH-Originated by SSSCU<sup>(3)</sup> \$30.00/Monthly  
Cashier's Check \$5.00/Cashier's Check  
Money Order \$3.00/Money Order  
Counter Check \$2.00/Sheet  
Deposited/Loan Payment Item Returned \$15.00/Item  
Dormant Account \$5.00/Month if no transactions after 12 months  
EFT/ACH Invalid Account Number / Manual Posting Fee \$5.00/Occurrence  
Escheatment \$25.00/Occurrence  
Expedited Payments (Bill Pay) \$9.95/Occurrence  
Foreign Item Processing \$20.00/Item  
Automatic System Advance (\$50 Increments) for \$3.50/Occurrence  
Overdraft from Line of Credit  
Non-Member Check Cashing 25% up to \$20.00  
Notary Fee-Member \$1.00/Notary  
Notary Fee-Non-Member \$15.00/Notary  
Coin Exchanges 10% on all amounts unless deposited  
Paper Statement \$5.00/Statement  
Statement Copy \$5.00/Copy  
Stop Payment \$32.00/Item Stopped  
Verification of Deposits \$10.00/Occurrence

## Safe Deposit Box Fees

3" x 5" Box \$25.00/Year  
5" x 5" Box \$50.00/Year  
3" x 10" Box \$75.00/Year  
5" x 10" Box \$100.00/Year  
10" x 10" Box \$150.00/Year  
Drilling of Safe Deposit Box \$150.00/Occurrence  
Replacement Key \$50.00/Key

The fees appearing in the schedule are accurate as of the Effective Date indicated on this document. If you have any questions or require current fee information on your accounts, please visit our website or call the Credit Union.

(1) Additional fees may be charged by ATM owner. SSSCU members can access surcharge-free ATMs. For the closest location visit silverstatecu.com/locations or access the locations page on our Mobile App.

(2) These are pass through fees that are subject to change without notice.

(3) Waived with an active Business Premium Checking account.