

Credit Union Membership

Membership Savings	
Regular Savings, MY Account Savings, and SMART Savings	\$5.00 Par Value

Savings Account Fees

Regular Savings and My Account Savings	
Account Minimum Balance ⁽¹⁾	\$5.00/Month if the minimum balance is not maintained
Bad Address ⁽¹⁾	\$10.00/ Month
Inactive Dormant Accounts ⁽¹⁾	\$5.00/Month if no transactions after 12 months

Money Market Accounts

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

Individual Retirement Accounts

IRA Periodic Distribution	\$5.00 Check
Annual Plan Maintenance Plan	\$10.00

General (Apply to all Savings Accounts)

Account Closure ⁽¹⁾	\$5.00 if closed within 90 days of opening
Paper Statement ⁽²⁾⁽¹⁾	\$5.00/Statement

Checking Account Fees

Advantage Checking

Checking (monthly maintenance)	\$6.00/month ⁽³⁾
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Basic Checking

Checking (monthly maintenance)	\$3.00/month ⁽²⁾⁽⁴⁾
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General (Apply to all Checking Accounts)⁽⁵⁾

Check Copy	\$3.00/Item
Check Printing	Prices vary depending on Style Selected
Paper Statement ⁽²⁾⁽¹⁾	\$5/Statement
Overdraft Transfer ⁽¹⁾	\$3.50
OD Privilege Fee	\$29.00/Overdrafted Item
Returned NSF	\$29.00/Returned Unpaid Item

Loan Payment (by ACH or Debit/Credit)

Online	\$2.00/Occurrence
By Telephone	\$10.00/Occurrence

ATM & Credit/Debit Card Fees

ATM Withdrawal – Non-SSSCU ⁽⁶⁾⁽¹⁾	\$2.00/ Occurrence
Errors on Non-SSSCU ATM Deposit Slips ⁽¹⁾	\$2.00/Occurrence

Plastic Card – Expedited Fees⁽⁷⁾

2-Day Shipping ⁽¹⁾	\$26.25/Occurrence
Overnight Shipping ⁽¹⁾	\$42.00/Occurrence

Other Service Fees

Account Levy/Garnishment ⁽¹⁾	\$75.00
Account Research ⁽¹⁾	\$25.00/Hour
ACH Origination Return ⁽¹⁾	\$15.00/Item
EFT/ACH Invalid Account Number/Manual Posting Fee ⁽¹⁾	\$5.00/Occurrence
Automatic System Advance (\$50 Increments) for Overdraft from Line of Credit	\$3.50/Occurrence
Cashier's Check ⁽¹⁾	\$5.00/Check
Coin Exchange	10% On all amounts unless deposited
Counter Check	\$2.00
Deposited/Loan Payment Item Returned	\$15.00/Item
Expedited Payments (Bill Pay)	\$9.95/Occurrence
Foreign Item Processing ⁽¹⁾	\$20.00/Item
Money Order ⁽¹⁾	\$3.00/Money Order
Non-Member Check Cashing	25% Up to \$20.00
Notary Fee – Member	\$1.00/Notary
Notary Fee – Non-Member	\$15.00/Notary
Statement Copy ⁽¹⁾	\$5.00/Copy
Stop Payment ⁽¹⁾	\$32.00/Item stopped
Verification of Deposits ⁽¹⁾	\$10.00 Occurrence
Wire Transfer	
Incoming	\$10.00/Transfer
Outgoing Domestic	\$35.00/Transfer
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

(1) Fee excludes SMART account.

(2) Fee waived if account holder is 60 years and older in age.

(3) See Advantage Checking brochure for available account benefits.

(4) Fee can be waived if there are 20+ debit card purchases, or \$1,000.00 aggregate cash, check and/or ACH deposits per statement cycle.

(5) Applies to all checking accounts: Advantage Checking, Basic Checking, Organizational Checking and MY Account Checking.

(6) The first three (3) non-SSSCU ATM withdrawals for Organizational Checking and MY Account Checking are free, then \$2.00. The first five (5) non-SSSCU ATM withdrawals are free, then \$2.00. The first six (6) non-SSSCU ATM withdrawals for Advantage Checking are free, then \$2.00.

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.

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