



# Member Account Fee Schedule

This fee schedule includes charges applicable to regular share, share draft, money market accounts as well as specific charges for the services outlined below. **This schedule is effective as of 1/1/15.** This schedule is incorporated as part of your account agreement with SPXFCU. You will be notified of changes to these fees.

Service	Charge
ATM Card Issue and Replacement	\$5.00/per card
ATM Withdrawals/Transactions at SPXFCU ATMs and MoneyPass Network	5 FREE/month – \$1.00 each thereafter
ATM Withdrawals at Non-SPXFCU ATMs	\$2.50/transaction
Bank Check < \$1,000	\$1.00/check
Check Printing	Varies by style
Courtesy Pay Fee	\$24.00/item
Deposited Check Returned	\$24.00/item
Early Withdrawal from Holiday Club Account	\$5.00/per withdrawal
Federal Express Debit Card to Member-Domestic	Up to \$50.00
Federal Express Debit Card to Member-International	Up to \$250.00
Gift Card – Visa	\$4.00/each
Inactive Account - No activity for any account within a 24-month period. Excludes accounts owned by minors.	\$10.00/month
Insufficient Funds (NSF)	\$24.00/item
Insufficient Funds (NSF) Transfer from Share Account	\$2.00/each
Loan Late Fee	\$22.00/month
Mail Returned from Post Office / Address Change	\$10.00/item
Online Bill Pay without Direct Deposit	\$4.95/month
Protested Item	\$20.00/item
Research or Special Services (\$25.00 minimum)	\$25.00/hour
Stop Payment	\$10.00/item
Visa Credit Card Late Charge	\$22.00/monthly
Wire Transfer - Outgoing Domestic	\$25.00/each
Wire Transfer - Outgoing International	\$35.00/each

### Foreign Transactions

All foreign MasterCard ATM withdrawals and POS transactions will be converted to U.S. dollars before being charged to your account in accordance with MasterCard International regulations for international transactions in effect at the time of the transaction. A rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer.

*At SPXFCU - Trust in Us!*

Don't forget that we provide "Fee Free" services for you which include:

- Notary Services
- Bill Pay with Direct Deposit
- Online Account Access
- e-Statements
- Discount Tickets
- Shared Service Centers
- No Annual Credit Card Fee
- Incoming Wire Transfers

Visit us today at: 2998 Chili Avenue – Rochester, NY 14624

Online at: [www.spxfcu.org](http://www.spxfcu.org)

Call or fax us at: (585) 247-0724 (phone) or (585) 247-0729 (fax)

