



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 01/01/2024.** This schedule is incorporated as part of your account agreement with SPXFCU. You will be notified of changes to these fees.

Service	Charge
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
Check Cashing Fee, non-members	\$5.00/visit
Check Printing - Harland Clarke, automatically deducts from members account	Varies by style
Courtesy Pay Fee	\$29.00/item
Duplicate Check Clearing Fee	\$5.00/item
Early Account Closure Fee (180 days of account opening)	\$10.00
Early Withdrawal Fee from Holiday Club Account	\$25.00/per withdrawal
Escheatment Fee	\$20.00
Expedited Debit/Credit Card Fee to Member - Domestic	\$30.00
Expedited Debit/Credit Card Fee to Member - International	Up to \$250.00
Inactive Account Fee - No activity for any account within a 24-month period <i>*Excludes accounts owned by minors.</i>	\$15/month
Insufficient Funds Charge (NSF)	\$29.00/item
Insufficient Funds (NSF) Transfer from Share Account/ OD Protection Tran Fee	\$5.00/each
Loan Late Fee/ Late Charge Assessment	\$29.00/month
Mail Returned from Post Office/ Returned Mail Fee	\$10.00/item
Official Bank Check Fee	\$2.00 / check
Plastic Card Replacement Fee (ATM/Debit/Visa)	\$10.00/per card
Protested Item Fee	\$35.00/item
Research or Special Services Fee (\$30.00 minimum)	\$30.00/hour
Stop Payment Fee	\$5.00/item
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Visa Credit Card Late Charge	\$29.00/monthly
Wire Transfer Fee - Outgoing Domestic	\$35.00/each
Wire Transfer Fee - Outgoing International	\$50.00/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.	

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